

A woman wearing a black headscarf and an orange patterned shawl is smiling slightly. She is holding a baby in her left arm and several 5000 Bangladeshi banknotes in her right hand. The banknotes are prominently displayed in the foreground. The background is a plain, light-colored wall.

# CASH AND VOUCHER ASSISTANCE (CVA) PROGRAMMING

**A STEP-BY-STEP GUIDELINE**

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# LIST OF ACRONYMS

<b>AAP</b>	Accountability to Affected Populations
<b>AoGD</b>	Area of Global Distinctiveness
<b>CEFM</b>	Child Early Forced Marriage
<b>CfT</b>	Cash for Training
<b>CfW</b>	Cash for Work
<b>CPIE</b>	Child Protection in Emergencies
<b>CVA</b>	Cash and Voucher Assistance
<b>ECD</b>	Early Childhood Development
<b>EiE</b>	Education in Emergencies
<b>FGM/C</b>	Female Genital Mutilation/Cutting
<b>FSP</b>	Financial Service Provider
<b>IDP</b>	Internally Displaced People
<b>IPV</b>	Intimate Partner Violence
<b>KYC</b>	Know Your Customer
<b>MCCT</b>	Mother and Child Cash Transfer
<b>MEB</b>	Minimum Expenditure Basket
<b>MHM</b>	Menstrual Hygiene Management
<b>MPCT</b>	Multi-Purpose Cash Transfer
<b>PSEA</b>	Physical and Sexual Exploitation and Abuse
<b>SADDD</b>	Sex, Age and Disability Disaggregated Data
<b>(S)GBV</b>	(Sexual and) Gender Based Violence
<b>SOYEE</b>	Skills and Opportunities for Youth Employment and Entrepreneurship
<b>SRHR</b>	Sexual and Reproductive Health and Rights
<b>VSLA</b>	Village Savings and Loans Associations
<b>YEEiE</b>	Youth Economic Empowerment in Emergencies

This guideline has been elaborated primarily for the internal use of Plan International. It serves as a knowledge management tool, and provides guidance and recommendations for management of CVA initiatives, relevant for all staff engaged in design, implementation, M&E, and overall CVA decision-making.

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# 1. INTRODUCTION

Cash and Voucher Assistance (CVA) refers to all programs where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash). The terms 'cash' or 'cash assistance' should be used when referring specifically to cash transfers only (i.e. 'cash' or 'cash assistance' should not be used to mean 'cash and voucher assistance'). This term has several synonyms (e.g. Cash Based Intervention (CBI), Cash Based Assistance (CBA) Cash Transfer Programming (CTP) but Cash and Voucher Assistance is the recommended term<sup>1</sup>.

The benefits of CVA are widely acknowledged throughout the humanitarian community: it offers dignity and decision making power to recipients, allows cost-efficient and safe means of transfer, promotes local economies and creates opportunities for social cohesion between communities and different social groups.

Adolescent-responsive humanitarian action that uses CVA where appropriate can serve as a catalyst for change and present great opportunity to promote gender equality and girls' rights by opening up space for girls and women to learn, lead, decide and thrive.

CVA can help overcome the economic drivers that obstruct adolescent girls' protection, education and wellbeing. CVA can help extend the time that girls occupy the public sphere – and thus enhance their access to information, education and services they otherwise would not. Girls have little control over economic resources and limited knowledge and ability to participate in decisions affecting their lives. Humanitarian response that uses CVA is a key entry point to enabling girls to have greater control over economic resources and to build girls' financial assets.

CVA where appropriate can be a key component within a package of specialized protection interventions to support the recovery of adolescent survivors of SGBV and maximize adolescents' potential<sup>2</sup>.



The adoption of CVA approaches in humanitarian programming is therefore, constantly growing. For example, in 2019, USD 5.6 billion was programmed in CVA - constituting 17.9 percent of total international humanitarian assistance and double the USD 2.8 billion programmed in 2016.<sup>3</sup> The world's leading humanitarian agency for CVA programming is the UN World Food Programme. In 2020, WFP's global CVA portfolio is estimated to increase up to 3.3 billion USD in 65 countries, accounting for 37% of its total assistance.<sup>4</sup> Though WFP is a food and nutrition security actor, the amount of multi-purpose cash provided to affected communities in 2020 is estimated at 2.3 billion USD, which not only demonstrate the importance of CVA for food and nutrition security outcomes, but also its potential to alleviate any other humanitarian need which can be responded to in financial ways. Also, under the Grand Bargain<sup>5</sup>, international donors and aid agencies committed to making humanitarian aid more efficient, and endorsed a shift towards greater use of cash and vouchers under **Commitment 3: increase the use and coordination of cash-based programming.**

There is increased recognition that the child protection and education sectors should learn how to use cash and voucher assistance to achieve better results for children and adolescents.

Plan International is committed to always ask “why not cash?” in all humanitarian gender responsive response to further grow the use of CVA in its portfolio. In financial terms, the aim is to increase the CVA portfolio to US\$150 million by 2025, by prioritizing the use of CVA to achieve child protection, education, economic empowerment and overall well-being outcomes for adolescent girls and boys. protection, education and economic empowerment outcomes, especially for women and girls. CVA has the potential to advance Plan International's commitment to gender transformative programming.<sup>6</sup>

The purpose of this guideline is to increase knowledge around CVA across the whole Federation and, in particular, support Country Offices and National Offices in applying the CVA approaches wherever appropriate, instead of referring to traditional in-kind assistance. It refers to the technical concept of CVA as well as to the operational management of CVA components. It also includes an analysis of the AoGDs, focusing on the potential of CVA to be used to achieve strategic outcomes and promote gender equality. Trends and perspectives of CVA programming, which came up particularly during the Covid-19 pandemic, are taken up in the last chapter.

# 2. OPPORTUNITIES OF CVA PROGRAMMING

## 2.1 WHY USE CVA?

The core objective of CVA is to address basic humanitarian needs and/or protect, establish or re-establish livelihoods of vulnerable target groups including girls, boys, women, men, caregivers or adolescents, disabled and others. Humanitarian assistance has traditionally been provided through in-kind delivery of commodities and/or through provision of services. Though the traditional form of assistance through in-kind delivery of goods follows the same objective, CVA opens up chances and opportunities for crisis-affected adolescents, caregivers/families, for local businesses and for implementing agencies:

- **Choice:** CVA provides households with a greater degree of choice and permits them to spend money according to their own priorities and preferences.
- **Dignity:** Offering cash or vouchers maintains people's dignity by giving them choice.
- **Flexibility:** CVA can be used for multiple purposes such as to access food, non-food items, health services, pay for rent, transport, school fees etc.
- **Safety:** Electronic delivery mechanisms help to reduce physical distributions and mass gatherings which is key during the current pandemic. Although all CVA initiatives have to be designed to mitigate risks, in one way electronic delivery mitigates the risk for beneficiaries traveling long hours carrying cash.
- **Cost efficiency:** Cash and vouchers are likely to be cheaper and faster to distribute than in-kind alternatives such as distribution of food or kits.
- **Cost effectiveness:** CVA can enable programmes to achieve results (outcomes/impacts) at a lower cost compared with alternatives like in-kind aid.
- **Economic recovery and support:** CVA has potential benefits on local markets and trade as cash and vouchers are spent locally which stimulates small businesses and markets. CVA can also be used directly to provide financial support to businesses e.g. grants to market vendors to re-start or broaden their supply chains.
- **Financial empowerment:** The use of local financial service providers such as mobile phone operators and banking institutes can help people achieve sustainable access to finance. This can be potentially powerful for gender responsive and transformational programming by enabling diverse groups to access economic independence and empowerment. In other words, the use of cash can serve to redistribute power through the provision of money to diverse groups.<sup>7</sup>
- **Social Protection:** CVA can link with existing government-led social safety nets to provide longer term financial support to vulnerable people, reaching large numbers of households and opening up opportunities to launch additional messaging, awareness raising etc.

Short-term cash injections allow households to meet their immediate basic needs (food, shelter, health, hygiene etc.), while also reducing their economic vulnerability to shocks and risks. When integrated with a

sector, CVA can enable outcomes in child protection, education and youth economic empowerment, for example by supporting adolescents who have experienced violence, abuse and exploitation to recover, including accessing essential services , or by providing cash for school fees. CVA can also help to build resilience and decrease vulnerability beyond the scope of the emergency, linking to ongoing social protection as well as development programming.<sup>8</sup>

## 2.2 WHERE AND WHEN IS CVA APPROPRIATE?

**CVA is a potential response modality in all types of emergencies:**

- **sudden-onset and slow-onset natural emergencies,**
- **conflicts and protracted crisis,**
- **pandemics,**
- **in migration and refugee contexts as well as in rural and urban settings (and all possible combinations of these).**

While some environments are clearly more conducive than others, there is no reason for not assessing the feasibility of CVA wherever there is an emergency response. Experience has shown that CVA offers enough flexibility to be implemented in rural and urban locations, in sudden and slow onset emergencies and protracted crisis, as well as in migration and refugee contexts.

CVA is frequently used as modality to provide humanitarian assistance to IDPs and refugees in a wide variety of contexts, as cash can be spent anytime and anywhere to buy food or assets, secure housing or restart livelihood activities. Host communities should always be targeted alongside IDPs and refugees in order to avoid conflict and foster social cohesion.

Plan International works in some of the world's largest humanitarian crises, which have all led to some degree to migration, displacements and refugee movements both within countries and across borders. The most vulnerable people who are targeted for assistance usually include Internally Displaced People (IDPs), refugees and host communities. Apart from having lost their homes and livelihoods, IDPs and refugees are excluded from national social protection systems and are often lacking birth certificates and/or personal ID which further prevents access to public and private financial services. In addition, situations of crises exacerbate existing inequalities, meaning women and girls are often disproportionately affected by an increase in violence and a reduction in access to services, information, and opportunities.

In some situations, such as in early stages of a rapid-onset emergencies, there may be an absolute shortage of food or other items at local or national levels, or markets may be completely disrupted. In these circumstances, CVA may not be appropriate and assistance has to be delivered in-kind. Yet even during sudden onset emergencies, markets may still be functioning and in such cases CVA can be a quick and flexible response option. In theory, CVA responses should be more rapid than in-kind assistance because there is no need to purchase and transport goods. In practice, however, aid agencies often struggle to provide timely CVA due to late set up of delivery mechanisms and/or arrangements with Financial Service Providers. Best practice would be to explore different delivery mechanisms as part of disaster preparedness

and contingency planning and establish framework agreements with potential providers to start implementation quickly when or even before a emergency strikes.

The decision whether to apply CVA, in-kind aid or a combination of both needs to be based on the individual emergency context, community needs and preferences, the market conditions and the objectives of the intervention. A few general **preconditions for CVA** are summarized below:

- Acceptance of the CVA by the host government/local government
- Acceptance and preference of target groups: Communities should be consulted on their preferred delivery mechanism, what has been used in the past, the level of success, and in particular women and people living with disabilities on whether the mechanisms are safe and accessible for them. These aspects are recommended to be included in a gender assessment.
- Functioning of markets
- Access to shops/markets: Consider access is safe and appropriate for all target groups, including boys, girls, youth, women, people with disabilities etc.
- Availability of products on local, regional and/or national level, reliable supply chain
- Traders who are willing and able to participate (particularly for voucher programming)
- Availability of the FSP
- Safe and inclusive delivery and payment mechanisms
- Risk factors
- Staff and organizational capacity of Plan International and local partners



# 3. CVA KEY TERMINOLOGY AND CONCEPTS

## 3.1 FORMS OF CVA

- **Cash Transfer** is the provision of assistance in the form of money - either physical currency or e-cash - to recipients (individuals, households or communities). Cash transfers are by definition unrestricted in terms of use and distinct from restricted modalities including vouchers and in-kind assistance.
- **Multi-Purpose Cash Transfers (MPCT)** are transfers (either periodic or one-off) corresponding to the amount of money required to cover, fully or partially, a household's basic and/or recovery needs. The term refers to cash transfers designed to address multiple basic needs, with the transfer value calculated based on a Minimum Expenditure Basket (MEB). MPC has the advantage of flexibility and choice, allowing cash to be spent according to people's own priorities. Unconditional cash transfers also have the virtue of simplicity as the implementing agency does not have to put systems in place to verify conditions (conditional transfers), identify suppliers (vouchers) or manage public work (Cash for Work).
- **Value Vouchers** have a denominated cash value and can be exchanged with participating vendors for goods or services of an equivalent monetary cost. Value vouchers tend to provide relatively greater flexibility and choice than commodity vouchers but are still inherently restricted as they can only be exchanged with designated vendors.
- **Commodity Vouchers** are exchanged for a fixed quantity and quality of specified goods or services at participating vendors and markets. They may also be exchanged for commodities selected by recipients from a pre-determined list. The voucher could be for a single item (e.g. 5kg of rice), a service (e.g. the milling of 5kg of maize; access to school through the provision of school fees), or a fixed basket of several items. Commodity vouchers do not offer flexibility for recipients other than perhaps choosing where they get the goods and services; they are therefore similar to in-kind distributions. Because they are for a fixed amount of goods, their value is not eroded by inflation. Commodity vouchers are appropriate when assessments indicate that recipients are consistently spending money on a key standard item or service, such as food milling or school fees.
- **Restriction** is a term that refers to limits on the use of assistance by recipients. Restrictions apply to the range of goods and services that the assistance can be used to purchase, and the places where it can be used. Vouchers are restricted by default since they are inherently limited in where and how they can be used.
- **Conditional Transfer** is a term that refers to prerequisite activities or obligations that a recipient must fulfil in order to receive assistance. Examples of conditions include attending school, building a shelter,

attending nutrition screenings, undertaking work, attending agricultural training, hygiene education, etc. Cash for work/assets/training are all forms of conditional transfers.

- **Cash for Work (CFW)** refers to cash payments provided on the condition of undertaking designated work. This is generally paid according to time worked (e.g. number of days, daily rate), but may also be quantified in terms of outputs (e.g. number of items produced, cubic metres dug).<sup>9</sup>  
Cash for Work interventions provide short-term employment to unskilled and semi-skilled workers on labour intensive community projects such as rehabilitation of irrigation systems, soil conservation, and road construction and maintenance, in order to provide income support to cover basic needs.<sup>10</sup>  
CFW can be inclusive of diverse groups when well-designed in a participatory way, for example women can be involved in appropriate work and people with disabilities can be employed to support soft/ light activities such as maintaining the register or providing meals.
- **Cash for Training (CFT)** is a form of conditional cash transfer provided in exchange of attending a training. Cash for Training can provide livelihood, employment and life skills that prepare young women and young men for the labour market and/or for active engagement in society.



## 3.2 DELIVERY MECHANISM

There are different means of delivering a cash or voucher transfer, including innovative, electronic options. Currently, the most popular delivery mechanisms for CVA are the following<sup>11</sup>:

- **Cash in Hand** is a payment made directly to recipients in physical currency (notes and coins in envelopes). This is a common mechanism as it can be the quickest, cheapest or only available option, particularly where banking systems are weak or absent and no other form of financial service provider operates in the area. Aid agencies can deliver cash using their own staff or partner with local traders or other actors. However, it is highly discouraged for Plan International to use own staff in distributions due to the high security risk involved. Wherever possible, arrangements with Financial Service Providers should be made.
- **e-Cash** refers to any electronic substitute for the direct transfer of physical currency that provides full, unrestricted flexibility for purchases. It may be stored, spent, and/or received through a mobile phone, prepaid ATM/debit card or other electronic transfer. E-cash transfers will usually provide the option to withdraw funds as physical cash at ATMs or cash out points if required.
- **Paper Vouchers** are printed on paper and physically distributed to recipients. Consider literacy levels of the target group to ensure people understand the information on the voucher. Where agencies use paper vouchers, basic steps should be taken to ensure that vouchers cannot be easily replicated, such as printing on special paper, adding a unique stamp just before the distribution and not printing vouchers on agency computers or copiers.
- **e-Voucher** refers to a card or code that is electronically redeemed at a participating vendor. E-vouchers can represent monetary or commodity value and are stored and redeemed using a range of electronic devices (e.g. mobile phone, smart card, Point of Sale (POS) device). Plan International developed an electronic voucher system, which was piloted in Eastern Equatoria Region of South Sudan. Other examples are Last Mile Mobile Solution (developed by World Vision) or SCOPE developed by WFP. Plan International has also developed a Guidance on different types of electronic payment systems, and the biometrics that are in practice in the CVA Programming can be found here.
- **Mobile Money** uses mobile phones to access financial services such as payments, transfers, insurance, savings, and credit. It is a paperless version of a national currency that can be used to provide humanitarian e-cash payments. This is the most common form of electronic transfer (end to end interface). Examples include Mpesa in Kenya, Airtel in Zambia or MTN in Sudan.
- **e-Wallet** refers to a Software which is used for transactions made online through a computer or a smartphone. Users can store money for future online transactions. Some examples of e-wallets are KBZ Pay in Myanmar or e-Sewa in Nepal. Where clients do not have access to a computer, smartphone or internet connectivity, e-wallet companies sometimes set up cash points (agents) for physical cash collection.

# 4. PLAN INTERNATIONAL'S AREAS OF GLOBAL DISTINCTIVENESS (AOGDS) AND LINKAGES TO CVA

Plan International defines in its global strategy “100 Million Reasons” 6 Areas of Global Distinctiveness that shape the programmatic priorities of the whole Federation. In that sense, it is important to show what role CVA can play in achieving the key results defined under each of the AoGD's global objectives.

## 4.1 INCLUSIVE QUALITY EDUCATION (IQE)

*Global objective: Vulnerable and excluded children, and particularly girls, access and complete inclusive quality education from pre-primary to secondary levels.*

Millions of children do not enroll in school at the right time, do not enroll at all, or they drop out early. This can have many and multiple reasons: gender inequalities, discrimination, conflict, disasters, lack of facilities, low quality provision, corporal punishment within schools, sexual exploitation and abuse, menstruation and others. Many parents cannot afford the costs and the potential income loss as a result of a child attending school. Research also suggests that while worldwide gender inequalities in children's education are beginning to narrow, girls from vulnerable and excluded social groups and those affected by conflict face the biggest barriers to enjoying their right to education. They are less likely to enroll in school, stay in school or have their educational needs met through non-formal provision.<sup>12</sup>

CVA can be used to support several key results identified by Plan International for its work on IQE:

Girls and boys, adolescents and youth in all their diversity:

- do all have equal rights to access and complete quality and inclusive education which meets their needs;
- are all able to actively engage in relevant learning opportunities, and receive the support they need to achieve learning outcomes;

Families and communities:

- challenge harmful social and gender norms, and promote equitable access to education for all, free from discrimination and unequal expectations based on gender, disability, ethnicity or other identities;
- support continued education for all children, adolescents and youth, even in emergency situations

The results above relate to access to education in both emergency and non-emergency settings. CVA can help parents to pay school fees for their children's enrolment and at the same time prevent boys and girls from dropping out for financial reasons. As CVA can be spent in varying ways, sensitization messages are

useful to inform recipients about the intended use of the assistance. In addition to supporting access, evidence shows that CVA can play a role in promoting improved education outcomes by supporting children's nutrition and reducing child labour.<sup>13</sup>

Apart from school fees, parents usually have to pay for school uniforms, textbooks, transport, or even for electronic devices that allow remote learning such as laptops or smartphones for each child that is attending school. Cash transfers or vouchers can help to cover such costs and thus, further protect school attendance when the poorest may otherwise have had to withdraw their children from school. Due to societal gender norms girls can be particularly affected. Schools can also be provided with cash grants directly to cover the fees for all children, or, cash grants can be used to support the set-up of school feeding programmes to improve school attendance rates, particularly for girls, as well as nutrition.<sup>14</sup>

In some contexts, CVA can be conditional on attendance. For instance, requesting girls and boys to attend 80% of their classes throughout the school year can lead to regular attendance in school, which in consequence may help to delay marriage and pregnancy of adolescent girls. It is also possible to provide conditional cash to parents who engage in learning support for children, in cash for work for reconstruction and renovation of schools, or in voucher fairs for the provision of educational inputs.

In general, the impact of CVA on access, attendance and continuity of education needs to be monitored regularly in order to ensure mid and long-term outcomes for education. Concerning the achievement of education outcomes, it is important to highlight that cash and vouchers can contribute to meeting costs for education but they are no substitute for supporting quality education systems and addressing access barriers including the exclusion of refugees from national education systems.<sup>15</sup>

## 4.2 EARLY CHILDHOOD DEVELOPMENT (ECD)

*Global objective: In development and humanitarian settings, girls and boys under eight years from vulnerable and excluded groups receive the care, supports and services they need to survive, grow up healthy and develop to their full potential, free from gendered norms and attitudes that are discriminatory and limiting.*

The global objective for ECD refers not only to development but also to emergency contexts. Underneath this overall goal, Plan International has defined three key investment areas, one of them being *strengthening household resilience for ECD, including during conflict and emergencies*.<sup>16</sup>

When talking about ECD, there are several sectors that need to be touched to ensure a child grows healthy and in a protective and stimulating environment of care. Failure to ensure universal and quality coverage of, for instance, essential health and WASH services can significantly impact children's healthy development. Apart from healthcare, evidence shows that less than 20% of children aged 6 to 23 months from the poorest families receive sufficiently diverse complementary feeding due to a lack of affordable, accessible and available foods and/or beliefs and practices about infant and young child feeding.<sup>17</sup>

The needs of parents, especially mothers, to access appropriate health care for themselves and their newborns, especially maternal, neonatal and child health and nutrition, can be supported through CVA, at least in those areas where such services are available and women cannot afford to pay for them. Cash transfers, in general, increase the income of young families and help them with costs that are crucial for a child's development and nutrition.

Poverty has proven to be a barrier to child development, as parents and caregivers may know what care and supports their young children need to develop, but lack the time and resources to provide these. The same correlation applies for communities affected by violence, conflict and emergencies; parents without access to community networks and support are more likely to experience high levels of stress and struggle to provide their young children with the care and support they need.

In the absence of government-led social protection systems and safety nets, or in cases where poor or, in particular, internally displaced and refugee families are excluded from assistance, CVA can fill the gap and provide a form of basic income for families to access essential, life-saving healthcare, nutrition and WASH services. CVA may be provided through Multi-Purpose Cash Transfers, which, if appropriate, may be linked to conditions. A possible modality can be Mother and Child Cash Transfer (MCCT), which shall lead to health and ECD outcomes on the one hand – due to the condition/or at least due to education messages to attend ante- and postnatal healthcare – and on the other hand, provides pregnant and lactating women free choice to prioritize the money for their most pressing needs. A study from UNHCR found that while cash transfers are no substitute for improving quality and access to health systems and finding sustainable solutions for health care financing, cash transfer recipients partly spend the money on health care, particularly on maternal and child health.<sup>18</sup> To increase health outcomes through CVA, it is recommended to establish linkages with appropriate sensitization messaging to improve care-seeking and demand for health services.

## 4.3 SKILLS AND OPPORTUNITIES FOR YOUTH EMPLOYMENT AND ENTREPRENEURSHIP (SOYEE)

*Global objective: Vulnerable and excluded young people, particularly young women, are resilient and are actively engaged in decent work of their choosing, be it waged or self-employed.*

When thinking about skills and opportunities for youth employment, it is important to first go back and think about barriers to education. In many societies, parents place importance on furthering boys' education while girls' education is not seen as important. As a result, in many countries, girls are less likely to transition to higher education or have access to training opportunities throughout adolescence which ultimately impacts their livelihood and employment options as young women. To tackle this issue, parents, caregivers and community members must be engaged to discuss and tackle the root causes of gender inequality and discrimination which lead to girls not being able to access education and livelihood opportunities as a result of their education not being prioritized, shouldering much of the unpaid care work burden within households and prevalent attitudes which do not support women's control of income and assets.<sup>19</sup>

As described above under the AoGD for Inclusive Quality Education, CVA can be used to help enable girl's access to education and prevent school dropout through conditional transfers bound to school attendance of a certain percentage (cash for education). When receiving cash that supports the family's income situation, parents and caregivers might rather support sending girls to school. If cash support is not mainly designed to be conditional on school attendance, it needs to be accompanied with awareness raising activities on the importance of education to support any education outcomes.

In emergency and rehabilitation contexts, cash for training and/or cash for work programmes can fill the gap of income opportunities and provide livelihood, employment and life skills that prepare young women and young men for the labour market. Traditional employment and training opportunities will typically be unavailable or compromised in humanitarian crisis and emergency contexts. Therefore, training must provide skills that young people, particularly young women, can use across various sectors and contexts, including those most in demand. Cash for work usually provides short-term employment on community projects such as rehabilitation of irrigation systems, soil conservation, road construction, sustainable and climate smart farming and agriculture, among other aspects.<sup>20</sup>

In contexts where formal work opportunities are rare or non-existent, cash for work can be an opportunity to engage young women and men in paid labour which helps them to develop skills and feel more confident, especially those women who would otherwise be doing unpaid care work. When engaging women in cash for work programmes, it is important to ensure childcare is organized, if needed, either through family members/community network or at project site, and that women do not consider participating in cash for work programmes as additional burden to the care work at home. Women, and especially mothers, need to be consulted on the type of work being done and on the timing and duration of working hours, so that cash for work can be designed flexible enough to allow for their participation.

In any case, the cash received can be used for basic household expenses, or even to start a small business. For example, cash can be provided on the condition to develop business plans and/or to undergo mentoring and coaching. The most common form of cash support is start-up grants for businesses. Where there are specific livelihoods objectives, global advisers see this as a more appropriate approach than expecting longer term livelihood outcomes through multi-purpose cash transfer.<sup>21</sup>

Besides cash for training and cash for work, there is a chance in linking up Village Savings and Loans Associations (VSLA) with cash transfers, especially in emergency contexts. Adolescents and youth can be linked with microfinance activities such as VSLA or saving and credit schemes wherever appropriate to further enhance their livelihood opportunities.<sup>22</sup>

Cash transfers can also help to promote financial inclusion and resilience building, especially when being delivered as electronic transfers. Cash transfers that are delivered electronically through FSPs as banks, mobile phone or remittance companies can enable direct access to basic financial services for targeted young women and men. CVA programming can thus be an entry point to equip youth with electronic devices and promote digital literacy, which is also required on the modern labour market. On the other hand, the collaboration with FSPs on cash transfer components may convince financial institutions to provide loans and develop accessible, flexible and appropriate services for young people, including refugees.<sup>23</sup>

## 4.4 PROTECTION FROM VIOLENCE

*Global objective: Children, adolescents and youth – particularly girls and young women – are protected from all forms of violence, and the gender dynamics that drive it.*

The key investment area of the Protection from Violence AoGD is called *Strengthening protective family environments*. Family-strengthening interventions aim to ensure that parents and caregivers have the necessary opportunities, relationships, networks and supports to raise their children successfully.<sup>24</sup> This does also include financial supports and social protection programmes (e.g. cash transfers, village savings and loans, livelihood skills training, financial literacy) to improve household economic status and family financial coping skills. There is a chance in creating benefits for children and youth of all genders, not only related to education expenses but also to a decrease in stress of parents to meet survival needs, which may result in a reduced likelihood of child abuse. By improving the psychosocial wellbeing of parents through CVA and/or other forms of financial assistance, the risk of violence against children and adolescents as well as against the partner (Intimate Partner Violence/IPV) may be reduced.<sup>25</sup>

Cash and Voucher Assistance has the potential to support child protection outcomes by **reducing vulnerability and preventing risks**.

Economic poverty is one of the key drivers of child protection risks. In order to meet basic needs, very poor families may be forced to resort to negative/harmful coping strategies (child labor, sexual exploitation, forced child recruitment, child marriage) to reduce expenditures and increase family income.

Integrated CVA and CP (Child Protection) programming can help mitigate or address part of these risks by<sup>26</sup>:

- Enabling families to meet their basic needs so that they don't have to resort to coping strategies that may place children at risk
- Improving family dynamics and wellbeing by alleviating financial pressure points and providing psychosocial support. This can reduce tensions and associated risks for children;
- Providing individual support to caregivers to utilise resources that promote their child's best interest.

Cash and Voucher Assistance can also promote recovery from harm by:

- Supporting children who have experienced protection risks to recover, including accessing essential services
- Supporting families who are hosting unaccompanied children and/or adolescents in supervised living arrangements
- Supporting a response to increased risk of violence within the home due to heightened economic, social and mental health stressors.

Conditional Cash Transfers and "Cash plus" programming have been observed as best suited to achieve child protection outcomes<sup>27</sup>. This is because the root causes of child protection concerns often involve the presence of multiple stressors – health, financial –, as well as cultural norms and beliefs.

It is recommended to combine CVA with other child protection interventions such as case management, life skills, safe spaces, peer support groups and social norms change. It is also recommended to leverage CVA approaches in program design by designing child protection specific conditionalities<sup>28</sup>.

According to recent evidence review on CVA and child protection in humanitarian action<sup>29</sup>, there is insufficient evidence to attribute causality or draw conclusions on the relationship between different cash modalities and child protection outcomes. Opportunities exist to generate better evidence for child protection and CVA in humanitarian settings by:

- Define clear and measurable Child Protection outcomes of CVA programming;
- Adopting stronger theoretical frameworks, including theories of change;
- Disaggregating data showing the effects of cash interventions on individuals of different age and gender within households.

## 4.5 SEXUAL AND REPRODUCTIVE HEALTH AND RIGHTS (SRHR)

*Global objective: Children, adolescents and youth have control of their lives and bodies, and can make decisions about their sexuality, including whether, when and whom to marry and whether and when to have a child, free from discrimination, coercion, violence or harmful practices.*

First of all, SRHR is an AoGD which is driven strongly by norms, attitudes, behaviours, legislation and personal relationships. That is why the impact of CVA on SRHR outcomes is limited, and CVA can only be seen as a supporting element to advocacy, awareness raising, training activities and service delivery in the context of SRHR programming. Plan International has limited experience using CVA for health outcomes, but there is evidence in the wider sector of the positive effects of using cash transfers for increased service uptake. Cash transfers can have positive effects on SRHR of especially girls and young women who are married, mothers and/or pregnant. SRHR risks faced by girls and young women include maternal mortality and morbidity, early and unintended pregnancy, risk of sexually transmitted infections, poor menstrual health and hygiene management, CEFM and FGM/C, and other forms of SGBV. Girls from poor households, with less education, are more likely to become pregnant early, while in humanitarian settings, girls are particularly vulnerable to exploitation and abuse.<sup>30</sup> In that sense, conditional cash transfers can help support pregnant girls, young mothers and married girls to complete their education (cash for education) and improve access to vocational training, psychosocial support and other legal, health and financial services. Costs for health services like contraception and family planning counseling, or psychosocial services for SGBV cases or transportation costs to visit the health facility, can be covered through cash transfers as well as general costs of survival that alleviate the pressure to adopt potential negative coping mechanisms.

Under key investment area 3, the AoGD defines the support for adolescent girls and young women most at risk as a priority of programming. For humanitarian settings, this means SRHR interventions need to include adolescent responsive SRHR services for girls and young women, including the full and swift implementation

of the Minimum Initial Service Package (MISP), while providing girls and young women with resources to access relevant supplies and SRHR and health services. This is also aligned with key investment area 2, to strengthen access to quality, age- and gender-responsive SRH services. There is some evidence that cash grants for adolescent girls can reduce the risk of exploitation as well as that cash grants being conditional on school attendance significantly reduce the HIV-infection risk for girls and adolescents. The same correlation is also valid for child marriage; school attendance reduces the risks for girls to be married early.<sup>31</sup>

Apart from keeping girls in schools, it is important to reduce the SRHR and protection risks by creating opportunities for economic empowerment. This can be done through working with families and communities to develop and support social protection schemes and mechanisms and strengthen financial support for vulnerable families and at-risk girls. Besides that, UNHCR found that cash for training approaches have effectively linked cash transfers for adolescents to adolescent empowerment programmes (e.g. sexuality education and life skills teaching on sexual and reproductive health, economic literacy and micro-finance).<sup>32</sup>

In humanitarian settings, Plan International has started in recent years and in favorable contexts to distribute commodity or value vouchers instead of Menstrual Health and Hygiene Management (MHM) kits to adolescent girls and young women. Through voucher fairs for example, local vendors benefit from offering products whereas girls and women have more choice in selecting the items they need and use. Cash transfers can also be used to cover MHM needs; in that case, the cash transfer should be accompanied with sensitization measures to ensure cash is spent on MHM items. The Plan International guidance note on MHM and CVA is available [online](#).<sup>33</sup>

When CVA is used for SRHR outcomes, it is critical to be aware of the community attitudes and perceptions about the intention of the transfer so as to not exacerbate SGBV risks or place adolescents and young people in a position where it could be misunderstood, as for example getting paid for talking about taboo subjects such as sex and sexuality, or engaging in sexual activity, and thereby placing them at further risk.

## 4.6 GIRLS, BOYS AND YOUTH AS ACTIVE DRIVERS OF CHANGE (LEAD)

*Global objective: Adolescents and youth and particularly girls and young women take collective action for systemic change to realize gender equality and human rights.*

The opportunities for girls and boys to engage in civil society organizations and in the political sphere depend to a high degree both on the socioeconomic environment and on personal development and education. In childhood, girls and boys acquire first communication and negotiation skills through participation in decision-making processes at family and school level. Whether and when girls, boys and young people develop these skills and potential political agency depends on the level of education and support they receive from their families, communities and the educational system they are in. Access to education is therefore a prerequisite for any political empowerment of youth. Besides the skills and knowledge provided to girls and boys at school, the experience of personal growth and success can strengthen their confidence to take on responsibility for themselves, their family and community.<sup>34</sup>



Where financial needs prevent parents from sending their children to school, cash transfers can help support the economic situation of families and enable access to education for both boys and girls (see section for AoGD on Education). Traditionally, boys and men are seen as breadwinners and providers for the family, whereas girls and women are seen in family care work, which reduces their chances to benefit from quality education and engage in civil society later on.

To politically empower girls and young women the AoGD for LEAD aims to tackle 3 dimensions of change: i) norms, attitudes and behaviours; ii) social and economic resources and safety nets; iii) policy frameworks and budgets.

In terms of social and economic resources, young peoples' organisations including those led by girls and young women often face substantial challenges in accessing financial and other resources to support their work. There are some feminist organisations with particularly young members that work with some of the most vulnerable populations; however, they are severely under-resourced. Strategies to help young people's organisations to finance their efforts need to give special consideration to the challenges that young people might face to mobilise resources, manage money and keep funds safe. Girls and young women in particular might be excluded from accessing safe banking.<sup>35</sup> Providing cash transfers through financial institutions and service providers can help to enable ways of more sustainable means of support to youth and women led organisations, if risks are mitigated and organisations registered. By accessing mobile money and digital payments, youth groups and organisations receive the opportunity to develop financial literacy and management skills over resources. Where support is needed, this may be provided through on-the-job training

on financial management, savings, spending and reporting. CVA can be provided as start-up grant / funds for youth organisations to invest in technology, office rent and materials, or even as regular payments, which may serve as a form of safety net to keep the organisation alive. The CVA can also be linked up with conditions like participation in trainings on economic empowerment, fundraising, communication methods etc.

In summary, CVA can help to improve the access to resources and sustainable funding for young people and particularly for young women and their organisations which is critical for their participation in political and civil society decision-making processes. Risks and benefits for girls and young women should be assessed through a detailed gender analysis.

## 4.7 FOOD SECURITY AND NUTRITION

Although food security and nutrition is not considered as a stand-alone AoGD within Plan International's global strategy, it is important to acknowledge the work that is already being done in the sector by the organisation, especially in emergency contexts and protracted crisis. It is also being advocated to include Food Security and Nutrition in the new global strategy based on the evidences of needs and responses from different countries. In countries like South Sudan or Central African Republic, the most pressing needs of IDPs, refugees and host communities are centered on food security and nutrition. For many years, Plan International has been an implementing partner of the World Food Programme (WFP) conducting large scale interventions like General Food Distribution, Food and Cash for Work programmes, Blanket and Targeted Supplementary Feeding or School Feeding programmes.

These projects and programmes target vulnerable families, women headed households, and child headed households, pregnant and lactating women as well as boys and girls of different age groups. Children under 5 are targeted under supplementary feeding while older girls and boys are covered directly through school feeding programmes. As stated under the AoGD for Early Child Development, nutrition is an important factor for girls' and boys' healthy development and for their future success in school and in life.

The application of CVA is increasingly common as alternative to in-kind food assistance. Where possible, donors and agencies move away from food distributions to cash and voucher assistance in order to provide families with choice, stimulate local markets and achieve integrated outcomes for all the underlying causes of malnutrition. Evidence has shown that cash transfers can improve household food security, as well as the social, care and health environments.<sup>36</sup> In particular, CVA can improve the quantity, quality and diversity of diets, free child carers' time by reducing the need to take on other work; increase household access to health and clean water, or enable investments in hygiene. Nevertheless, cash or vouchers cannot substitute the specialized food supplements that are needed to address severe and moderate acute malnutrition. However, when combined with micronutrient supplements and disease prevention, CVA can contribute towards protecting children's nutritional status. Even in development contexts, studies have shown that cash transfers increase the food consumption and diet diversity, e.g. purchases of protein-rich foods, fresh fruit and vegetables increased.<sup>37</sup> Apart from the direct effects on the food security and nutrition status, CVA can also be used to invest in livelihood activities such as agricultural production, which in turn promotes self-sufficiency and income and reduces the risk of adopting negative coping mechanisms like skipping meals or child labour.

# STEP 1: 5. CASH FEASIBILITY ASSESSMENT

## 5.1 CONTEXT ANALYSIS AND NEEDS ASSESSMENT

When starting to plan for a potential CVA initiative, the first step is always to investigate the context and situation of the conflict, emergency or crisis. A good quality context analysis can later serve as basis for the risk analysis of the project. The following considerations are important to include when gathering information on a project location and its social and economic structures<sup>38</sup>:

- Prior to the shock, was the market governed and connected by centralised, state-led institutions and regulations, a decentralised system managed on the local level, or an informal market without governing structures?
- Do armed actors exert control over the market? To what extent is influence over the market distributed or divided between armed groups?
- Does the context allow reliable, effective and sustainable access to the area? Is it possible to conduct accurate needs and market analyses under these circumstances?
- To what extent do conflict dynamics affect the stability of exchange rates and prices, the viability of supply routes, and the availability and accessibility of vendors and delivery mechanisms?
- Is the use of CVA perceived positively as a means to meet the fundamental needs of recipients?
- Does the implementation of CVA programming risk exacerbating divisions or contributing to negative perceptions in the area? Does it have any harmful impacts on gender relations or people with disabilities?
- How can CVA be leveraged to address the needs of diverse adolescents?
- How crisis-affected adolescents typically access markets and services and which of their needs they usually cover through markets disaggregated by age (younger and older), sex, disability, etc.,
- How crisis-affected adolescents and their caregivers may face barriers to access and using CVA given the current policy environment for Know Your Customer compliance (i.e. banking, SIM cards/mobile phones, parental consent for minors, etc.)
- What are the social norms around girls and women's access to and use of money/CVA
- What are the available social safety net systems/social protection mechanisms targeting adolescent boys and girls?
- Do existing legal frameworks facilitate directly transferring CVA to adolescents and specific sub-groups of adolescents (e.g. unaccompanied and separated children, teenage mothers) or inhibit transfers to caregivers (e.g. documentation and statelessness)?

The list of these questions leads directly to the purpose of any humanitarian intervention: all programming should be based on needs of the target group. A needs assessment is a crucial requirement to inform response analysis and project design; but in case other agencies have already conducted such, it may not be necessary to conduct a new one.

The needs assessment should be multi-sectoral to get a full picture of the impact of the crisis, the needs and capacities of the population. The basic issues covered in humanitarian needs assessments – such as household expenditures and food security, the impact of the crisis on livelihoods, protection and education, by applying a gender and age lens – are no different when CVA is being considered as a response option.

The following questions can still be useful to include:

- What are distinct needs of girls, boys, adolescents, women and men? What are the needs of shared and polygamous households?
- How do people currently get the goods and services they need?
- How would people prefer assistance to be provided: cash, voucher, in-kind, other?
- Do household members have equitable access to resources?
- Do both men and women currently earn and spend income?
- Will the CVA be used differently, depending on who receives it?
- What ID do people have, and are there risks associated with using it?

Plan International has developed tools that can be used for assessing the needs of the target groups.

Detailed information on how to assess gender, age and inclusion, being an important part of assessing the target groups and their needs, can be found under section 5.4.

[Rapid Needs Assessment Guidance Note](#)

[Rapid Needs Assessment Template](#)

It is also recommended to conduct a multi-sectoral feasibility study which helps to analyse a variety of programme/project relevant factors such as economy, functionality of markets, delivery mechanisms, technology, institutional capacity, social relations with marginalized groups, gender norms and power dynamics within the household and community, security environment, government regulations and initiatives of other stakeholders. The purpose of this analysis is to ascertain the feasibility and appropriateness of using cash, vouchers, in-kind assistance or a combination of modalities.

## 5.2 MARKET ANALYSIS

The market analysis is a critical part of determining the most appropriate humanitarian intervention. Markets may offer a fast, cost-effective way to respond to needs. Where markets are functioning, goods and services are available and people know how to access them. Analysis should also consider any actions that can be taken to support markets' capacity to respond to the demand created by CVA interventions. The need to understand markets is not specific to CVA programming; information on markets should always inform programme design, even if the transfer modality is finally decided to be an in-kind distribution of commodities. Several tools are available to help practitioners analyse markets:

[Plan International Market Assessment Tool](#)

[CaLP Minimum standard for market analysis \(MISMA\)](#)

[International Red Cross and Red Crescent Movement's Rapid Assessment for Markets \(RAM\)](#)

[Emergency Market Mapping and Analysis \(EMMA\) toolkit](#)

The basic methodology for market assessments is as follows:

- Market visits: Carry out transect walks across the market, observing how many retailers there are and what products are being sold, noting who the customers are, collecting Sex, Age and Disability Disaggregated Data (SADDD) of traders and customers
- Semi-structured interviews with traders to understand their stock quality and quantity, restocking patterns (frequency and time), customer base and ability to scale up in the event of increasing demand caused by CVA
- Record prices of key goods
- Key Informant Interviews with market associations, government authorities and community/local leaders

Key approaches included in market analysis are:

- Access – this usually means basic physical access but can include cultural access for different groups of people including girls, women, elderly, people with disabilities, specific ethnic groups. For example, whether women are allowed to go to markets and if there are female traders. It can also assess whether there are protection and inclusion risks involved in accessing markets, such as distance, transport type, roadblocks, control groups etc.
- Availability of goods and their prices – a market analysis will look at specific goods needed by different social groups of the community, such as menstrual hygiene supplies for women and adolescent girls, to fulfill project objectives.

In acute emergency situations, when working under tight time constraints, the following questions may help to get an overview about market functioning and access:

- Is the market functioning? Are shops generally open most days?
- Can all groups of people get to and use the market? Who can't use the market and why? How does it differ by gender, age, disability, political or religious affiliation?
- Can traders get supplies from outside the local area?
- Are the key basic items or services available? (as per needs assessment)
- Will traders be able to respond to an increase in purchasing power, and how quickly?
- Is there a risk of inflation in the prices of key commodities?
- How do people transfer money? What ID is needed? Who cannot use these services and why? Consider access to services for IDPs, women, young people, people with disabilities etc.
- Are there government policies that restrict the movement of goods?
- What are possible transfer modalities and delivery mechanisms?

## 5.4 GENDER ASSESSMENT AND GENDER MAINSTREAMING

During response analysis, it is important to remember the emergency context, and the fact that assessments will often be rapid, insecurity may be an issue, capacity and resources are likely to be constrained and the amount of information available is often limited. Information even from strong assessments can quickly become obsolete with the rapidly evolving situation and thus there is a need for ongoing monitoring or regular assessments to check whether initial findings about the appropriateness of different response options remain valid.

In order to decide whether the preferred response option is appropriate, it is important to make sure that views of girls, boys, women and men in all diversities of all different age groups and backgrounds are heard, and that power dynamics and gender relations in families and communities are known and considered in programming. There might be social and economic barriers for girls, boys, women or men regarding their participation in certain activities, as well as particular risks and impacts for different social groups.<sup>39</sup> In general, the project should not reinforce, directly or indirectly, exclusion of vulnerable groups and/or gender inequality and harmful beliefs and practices. In order to make sure these aspects and risks are integrated into the response, a Rapid Gender Analysis is highly recommended and should be a standard procedure in all Plan International emergency assistance. For non-emergency contexts, a full gender and inclusion analysis should be conducted.

One of Plan International's commitments is to collect and analyze Sex, Age, and Disability Disaggregated Data (SADDD) throughout the different stages of the program cycle and conduct a Rapid Gender Analysis with a risk analysis right at the onset of the crisis. CVA initiatives with a duration of less than 12 months should be assessed against the IASC gender with age marker, while for longer term projects the Plan International Gender Transformative Marker applies.<sup>40</sup> The Plan International tools for rapid gender assessment and beneficiary data disaggregation can be found online:

[Rapid Gender Assessment in Emergencies Tool](#)

[Rapid Gender Analysis in Emergencies](#)

[Guidance Note on Beneficiary Data Disaggregation \(SADDD\)](#)

Before deciding for any particular response option, different cross cutting issues have to be taken into consideration. Protection, age, disability and gender are some of the major factors that need to be considered, in order to ensure that a preferred response option does not inhibit certain groups from participating. For example, labour-intensive Cash for Work may not be suitable for labour-constrained households, such as for some people with disabilities or for mothers who may have a disproportionate burden of childcare which limits their ability to participate in activities that are over longer hours and at less convenient times of the day.

The recommendations below may be useful to help mainstreaming gender considerations across the CVA project cycle:<sup>41</sup>

- Coordinate with your Gender Adviser/Gender Specialist/Gender Coordinator from the beginning of any emergency response.
- Participate in the Rapid Gender Assessment and MHM Assessment exercises. Analyze carefully the issues and needs of women, men, boys and girls, people of all genders and members of the LGBTIQ+ community considering as well social and gender norms and power dynamics.
- Coordinate with the M&E team to develop and then finalize a SADDD collection tool.
- Conduct the needs assessment with women, girls, boys and men in different age groups, with active participation & leadership of women and girls and identify their specific needs. Consciously also include people with disabilities of all genders and ages as well as people from the LGBTIQ+ community where feasible.



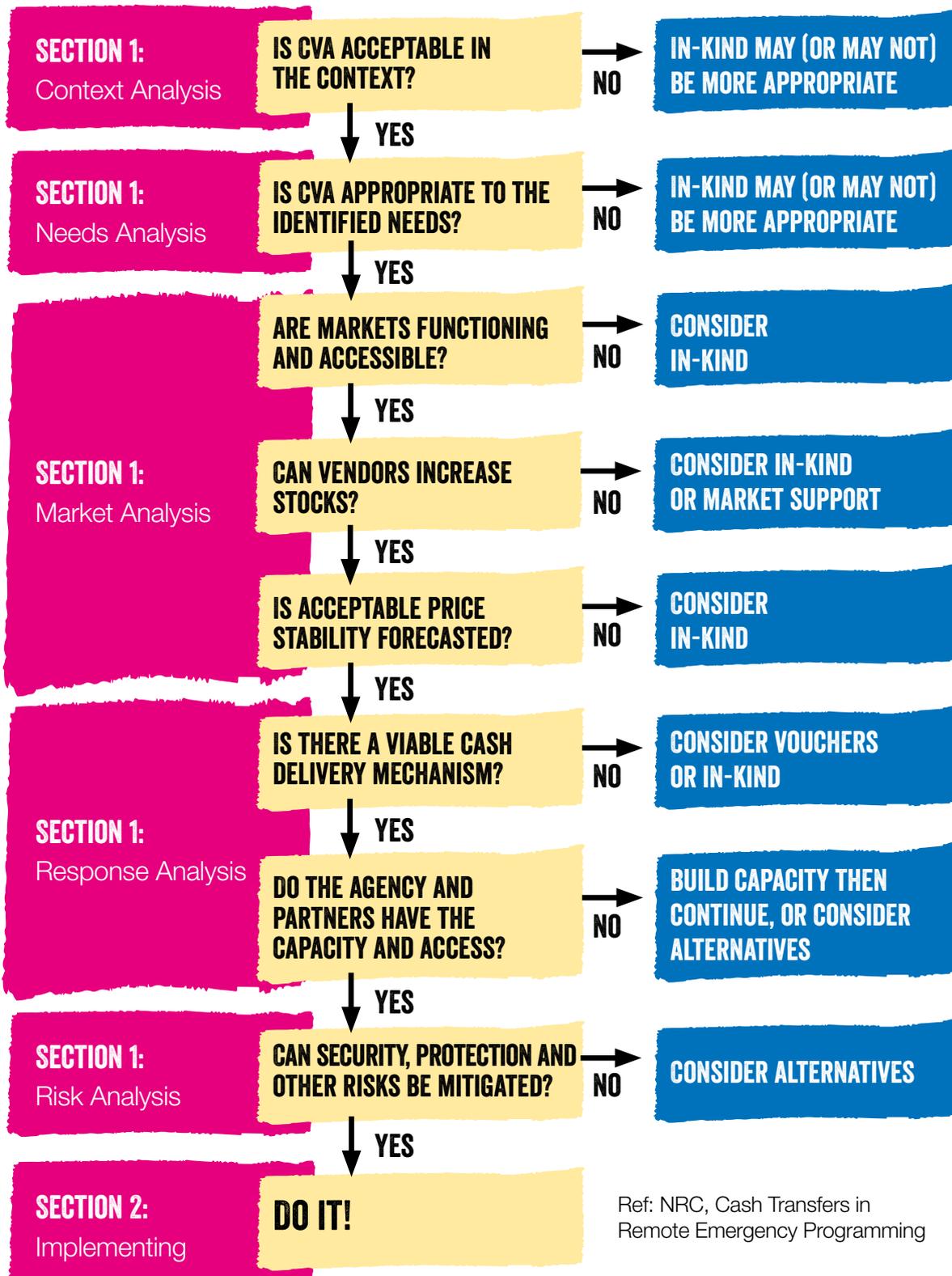
- Collect sex, age, disability disaggregated data (SADDD) of the proposed recipients.
- Design project/programme to meet the specific needs of women, men, girls and boys as identified through Rapid Gender Analysis, MHM Analysis and needs analysis. Make adequate budget allocations to support those designs. Ensure the project design is participatory, with input from a diverse group of people.
- Get your proposals reviewed by the Gender Adviser/Gender Specialist or Gender Coordinator. Use Plan's gender transformative marker and/or the IASC gender marker, as appropriate to the context.
- Set beneficiary selection criteria using the vulnerabilities of the at-risk groups identified in needs and gender assessment. Define head of household by gender and age - being specific to avoid assumptions, i.e. female-headed households, male-headed households, or child-headed households (girl or boy if available).
- For those facing specific challenges, plan for targeted action to reduce barriers to access (for example lactating girls and women, girls and women taking care of sick or old relatives, girls and women with disabilities). Assess the risks and benefits of targeting female household members in distributions to shift traditional patterns around the control of assets and finances. Ensure adequate steps have been taken to understand whether the context allows for this by i.e. having FGDs and KIIs with women during assessments.
- Use needs and vulnerabilities of different groups to identify the basket of relief/inputs to be distributed (e.g. sanitary products as part of relief kits or educational kits or seeds and inputs for crops grown by women, specific items for people with disabilities etc.).
- Design the transfer values taking into account the capacities and needs of different groups (suitable for

children, women, people with disabilities; contents of the nutrition kits to take into account the needs of pregnant and lactating women and girls, adolescent girls and boys etc.).

- Engage men and boys to foster/promote understanding of the links between gender inequalities; involve men and boys in activities promoting equality in access, distribution and consumption of food.
- Build the capacity of staff on gender and inclusion. Integrate gender and inclusion considerations into all training designs and facilitate with awareness and intention to equalize gender and other related hierarchies.
- Ensure gender parity in staffing and leadership, including local staff and among implementing partners. Promote female leadership especially young women in staffing, where safe and appropriate.
- Promote partnership with women's rights organizations, women pressure groups, women cooperatives. Strengthen engagement with existing women leaders and women's networks.
- Ensure equal wage for equal work (between male and female) in cash for work. Establish breast feeding corners, child friendly spaces, daycare and drinking water facilities in the cash and voucher distribution sites. Ensure no or soft conditions are set for pregnant and lactating women. Ensure that all sites are accessible for persons with disabilities.
- Ensure that monitoring and evaluation mechanisms are gender and inclusion-responsive by using the Gender Transformative Marker. Regularly monitor the impact of cash and voucher support in household dynamics, community conflicts, gender based violence and other protection concerns, and report and refer to the appropriate forum (e.g. protection mechanisms). Ensure these aspects are also duly incorporated into PDM (Post Distribution Monitoring) tool and project/programme evaluations.
- Set up multiple channels for feedback. Consult women and girls as well as men and boys in designing channels appropriate for them. Ensure consultations include people with disabilities and people from marginalized or minority/ethnic/religious groups and provide them with a safe space to express their views. Ensure that information about the feedback mechanism is accessible to groups with low literacy and in different languages where applicable.
- Coordinate and collaborate with external stakeholders and networks which are working on gender equality, inclusion and/or LGBTIQ+ throughout the project/programme cycle, taking into account the particular risks for the target group. This includes also the SGBV Sub Cluster at national level.

## 5.5. RESPONSE ANALYSIS

The graphic below supports decision making during the response analysis and should help to evaluate whether CVA is appropriate and feasible, after having assessed the project context, the target group's needs, the functioning of markets, the gender relations and all possible response options.



## 5.6 RISK ANALYSIS AND DO NO HARM (DNH)

Cash, as a modality, is not inherently risky, but by ignoring gender dynamics, unequal access to and control over resources, and the potential protection risks and benefits associated with the introduction of cash, and by failing to ensure that risk mitigation mechanisms are in place, programmes may cause unintended consequences for cash recipients, for their households and their communities<sup>42</sup>. The nature of these risks depends on context, age, gender and diversity.<sup>43</sup>

Nevertheless, it is important to keep in mind that all humanitarian action should be based on the Core Humanitarian Standard (CHS). Commitment 3 refers directly to avoiding risks and potential negative effects:

*Communities and people affected by crisis are not negatively affected and are more prepared, resilient and less at-risk as a result of humanitarian action.*<sup>44</sup>

In that sense, it is Plan International's responsibility to identify any child protection and SGBV concerns that may arise and design interventions that mitigate against the risks identified through:

- Conducting comprehensive and participatory assessments of associated protection risks (e.g. domestic violence) and benefits (e.g. school enrolment for adolescent girls) disaggregated by sub-population;
- Tailoring programme design (e.g. adjusting the delivery mechanisms established, the transfer value, duration and frequency of cash transfers, the mitigation mechanisms adopted, and the
- complementary activities and services paired with cash) for different sub-populations (e.g. adolescent girls, child headed households) to reduce the likelihood and impact of associated risks;
- Undertaking robust protection monitoring integrated within post-distribution monitoring;
- Adapting programme design and implementation, as required, if monitoring raises any
- red flags.

The protection risk assessment could cover the following issues:

- What are the protection risks and benefits related to transfer modality and delivery mechanism disaggregated by age and sex? What alternative delivery mechanisms could be used to enable safe access for certain individuals, disaggregated by age and sex, or groups?
- What are perceived risks for adolescents associated with CVA (including risky coping strategies) disaggregated by age (younger and older) and sex, and how can any associated risks can be mitigated?
- What are the perceived protection benefits of CVA for adolescents disaggregated by age (younger and older) and sex?
- Which assistance modality(ies)/delivery mechanisms crisis-affected caregivers and/or adolescents would prefer to cover their needs- what are seen as the advantages and limitations of each?
- What community expectations adolescent boys and girls may face if they are directly targeted for CVA (e.g. sharing transfers with others in the community who also struggle to meet their basic needs).
- What are social norms around girls and women's access to and use of money/CVA
- Do all participants have access to ID cards or documents as per Know Your Customer (KYC) compliance, including women and youth? (sometimes this is needed to participate in the project)
- Do participants have access to the technology being used? Is sufficient support available for most vulnerable people, elderly, girls and boys, especially people living with disabilities? How is personal data being stored, used, shared and protected?
- Are there any threats that would occur or increase if participants have increased access to cash (e.g. sexual exploitation and abuse, other exploitation, robbery)?



- Might the CVA response option increase risks for staff, partners or service providers?
- Could CVA increase community tensions – or tensions within the household, including IPV/SGBV e.g. between those included in the project/receiving cash, and those who are not?
- Do family members have equitable access to resources/cash (i.e. within households)? To whom should cash be given to ensure that resources are equitably shared to meet their needs, without causing harm or exacerbating existing inequalities?
- Are there any risks related to the use of cash, e.g. in accessing markets? Do both men and women, different age groups, and other vulnerable groups have safe access to markets/ use of cash? What are barriers (e.g. physical, cultural, safety, economic or other barriers) to using cash/accessing markets? Can they be overcome?<sup>45</sup>

Plan International aims to mitigate Gender Based Violence (GBV) and wider risks which may result from CVA programmatic decisions to strengthen protection against Physical and Sexual Exploitation and Abuse (PSEA), and Intimate Partner Violence (IPV). This entails assessing the potential risks and impact of CVA on different groups of people, including risks related to digital technology and data privacy. Those risks and mitigation measures must be included in any CVA risk assessment.<sup>46</sup>

# STEP 2: 6. CVA INTERVENTION DESIGN

## 6.1 TRANSFER MODALITY SELECTION

### KEY TOOLS

When having identified the project location and the project objective, based on the assessment of context, needs, markets, response options and risks, the transfer modality has to be decided. Depending on the envisaged objective and outputs of the project, it can be useful to include several transfer modalities for achieving different outputs or for reaching different target groups. For example, for the most vulnerable families, including women or child headed households, it may be appropriate to use unconditional MPCT, while for less vulnerable families, the assistance may be linked to certain conditions by applying Cash For Work, Cash For Education or Cash For Training approaches in order to achieve additional sectoral outcomes, which may be required to comply with donor regulations.<sup>47</sup>

As cash are by default unrestricted, recipients can spend the cash based on their needs and their individual priorities, while vouchers are bound to certain commodities and/or vendors and are therefore restricted in use. If appropriate and feasible, cash transfers are being recommended due to the advantage of providing target groups with more choice and flexibility.

Vouchers are used to restrict purchases in order to achieve specific project objectives or when there are security concerns around distributing cash. In deciding to use vouchers, there should be a good answer to the question: *Why does the programme wish to restrict recipients' choice?* After all, flexibility is a key advantage of CVA programming over in-kind assistance. Reasons for deciding on a voucher system could be:

- Project objective: there is a clear need for an intervention in a particular sector that would best be met through increasing access to certain goods and services (food, school fees e.g.)
- Inflation-if the inflation rate of the local currency is significantly high
- Security: there are valid reasons for increased risks when transporting and/or physically distributing cash, either for the distributing staff or for recipients.
- Political acceptability: the host authorities are more favorable to voucher systems than to cash transfers.
- Agency mandate and/or donor restrictions: these are not good reasons to limit recipients' choice, but may nonetheless compel agencies to programme in a particular way.

The preferences of those who will benefit from the programme should be taken into account, as well as the pre-existence of similar voucher systems applied in the project location. The basic conditions that need to be in place are the same as for a cash transfer response – a functioning market, availability of key commodities, acceptance by host authorities and low inflation risks. However, voucher programmes can often exert more

control over supply than cash transfers. Agreements can be set up with vendors stipulating that they stock minimum amounts of certain commodities, or the project can start at a small scale to convince vendors that the goods they stock will be purchased. Priority commodities and services identified in the needs assessment and must be made available by traders. Voucher systems typically require more administrative work than cash transfers as traders have to be contracted and sensitized on how the system works, equally to targeted families. Organizing a voucher fair could also be a possible way to link demand for basic goods to local supply. Detailed guidance on how to set up a voucher fair is provided as separate annex to this guideline.

Cash for Work programmes are more complex to design and to implement than other CVA modalities. For this reason, the special requirements of CFW are not included in detail in this guidance but are attached as separate annex.

# WHICH FORM?



**Cash**

- Risk of inflation is low
- Security risk acceptable
- Mobile population

**Vouchers**

- Quality assurance
- More detailed monitoring data needed
- Traders willing to cooperate

**Unconditional cash transfer** - 'default' option: most appropriate form of transfer except few circumstances

**Value vouchers**

- Multiple needs fulfilment
- Greater scope of monitoring by the office
- Lower risk of fraud
- Relative flexibility

**Conditional cash transfer** - Specific needs to be met

**Commodity vouchers**

- Needs to fulfil specific objectives
- Inflation risks
- Limited monitoring capacity of the office

**Cash for Work** - able bodied person, nexus

**Social Protection** - Chronically poor are in need of repeated or continuing assistance

Government welfare systems already exist or are being planned

**Voucher fair**

- Poor access to the markets by the people
- Multiple preferences
- Administrative hassles- not to be prioritized until specific objectives



FORM OF SUPPORT	POTENTIAL USES (NOT EXHAUSTIVE)	ADVANTAGES	DISADVANTAGES
UNCONDITIONAL CASH GRANTS	<ul style="list-style-type: none"> <li>Meeting the needs of the most vulnerable households without stipulating conditions or requiring their labour.</li> <li>Use post emergency for rapid meeting of needs if markets are functioning.</li> </ul>	<ul style="list-style-type: none"> <li>Cost effective than conditional cash or vouchers</li> <li>Delivers greatest choice</li> </ul>	<ul style="list-style-type: none"> <li>May require careful community liaison to explain targeting and rationale</li> <li>Sensitization measures needed to guide households on intended spending, if required</li> </ul>
CONDITIONAL CASH GRANTS	<ul style="list-style-type: none"> <li>Cash to be made available when the recipient has done a particular task</li> <li>Cash based on school attendance (Cash for Education)</li> <li>Cash for Work</li> <li>Cash for Training</li> </ul>	<ul style="list-style-type: none"> <li>Cash can encourage desired behavior, e.g. school attendance, training attendance</li> <li>Can create community assets</li> </ul>	<ul style="list-style-type: none"> <li>Requires monitoring to ensure conditions have been met</li> <li>Burden of administration and quality control</li> </ul>
COMMODITY VOUCHERS	<ul style="list-style-type: none"> <li>Food vouchers</li> <li>NFI vouchers</li> <li>Education inputs</li> <li>Seeds, tools and other livelihood inputs</li> </ul>	<ul style="list-style-type: none"> <li>No direct handling of cash, which may be beneficial in a high safety risk area.</li> <li>Quality of goods can be monitored.</li> <li>Spending of vouchers can be controlled through the choice of vendors to ensure certain needs are met.</li> </ul>	<ul style="list-style-type: none"> <li>Requires a lot of planning and preparation.</li> <li>Requires training of project participants and vendors.</li> <li>Vendors may not be willing, or maybe slow to participate.</li> <li>Prices could be manipulated.</li> </ul>
VALUE VOUCHERS	<ul style="list-style-type: none"> <li>Food</li> <li>NFIs</li> <li>Education inputs</li> <li>Livelihood inputs</li> <li>A combination of needs</li> </ul>	<ul style="list-style-type: none"> <li>Value vouchers can allow a certain amount of freedom whilst ensuring restricted items are not purchased</li> </ul>	<ul style="list-style-type: none"> <li>Although value vouchers offer a degree of freedom, overall choice is restricted.</li> <li>Vouchers may be sold if selected vendors do not sell items that meet perceived needs</li> </ul>



## 6.2 SELECTING DELIVERY MECHANISM AND FINANCIAL SERVICE PROVIDER (FSP)

New technologies are providing innovative ways to deliver banking services, also in remote areas where distributions of cash in envelopes have often been the only available option. Electronic delivery methods require pre-existing infrastructure, which can be offered by FSPs, typically from the private sector, who already have systems in place.

FSPs for implementing CVA could be banks or credit unions, cooperatives, remittance agents, insurance companies, mobile telephone companies, microfinance companies, local traders, security companies and post offices. What is key is their ability to transfer cash and vouchers to the recipients and/or suppliers in a safe, quick and cost-efficient manner. In order to assess potential FSPs that operate in the project location, Plan International developed a [Checklist for Financial Service Providers](#) which can be found online.

Context and the options available will determine whether it makes sense to give people cash in envelopes, to open bank accounts for them, or deliver cash through debit cards, smart cards, mobile phones or digital platforms. When considering what technology to use to distribute cash, key elements to investigate include local/national government regulations, existing infrastructure, recipients' valid ID to comply with Know Your Customer (KYC) regulations, timeframe of support, existing CO technical capacity, community literacy, data protection and cost efficiency. A Plan International guidance on [Digital CVA Solutions](#) is available online.<sup>48</sup>

The traditional cash out points for banks are branch counters and ATMs. Banks in many countries are beginning to operate cash in/cash out points in places like retail shops, pharmacists and lottery ticket sellers. Banks often have their own branches, but reach their clients mainly through agreements with the national Post Office and its branches. Regular debit or credit cards and prepaid cards can be used to get cash at local shops and ATMs.

Mobile phones are increasingly used to provide electronic transfers to recipients, which enables them to withdraw cash from associated banks, shops or the FSP's cash out point. Smart cards work as electronic vouchers, which store and record the type and value of assistance per recipient. Information included in them can be very simple (e.g. name, age, size of household, amount of entitlement). Biometric data such as fingerprints can also be stored. For an overview of the most common delivery mechanisms, go back to chapter 3.2.

Being one of its CVA commitments, Plan International aims to increase the use of technology to the benefit of CVA recipients, especially girls and young women, with particular attention on closing the digital gender gap through improving digital literacy alongside electronic transfers. Girls and women face multiple barriers to take advantage of digital technology – such as access to mobile phones, technological skills, and gender stereotypes may limit their ability to participate. These barriers must be acknowledged and mitigation measures must be taken to ensure any introduction of technology is inclusive and does not deepen the digital divide.<sup>49</sup> For all potential delivery mechanisms, there should be the option for giving especially vulnerable recipients the chance to nominate a trusted family member or friend to receive the cash on their behalf, if this helps to increase inclusion and the personal feeling of safety.

DELIVERY MECHANISM	ADVANTAGES	RISKS
PHYSICAL DISTRIBUTION OF CASH OR VOUCHERS	<ul style="list-style-type: none"> <li>• Timeliness: distributions can be conducted on relatively short notice</li> <li>• No digital literacy/technology needed</li> </ul>	<ul style="list-style-type: none"> <li>• Security risks due to repeated mass gatherings and carrying cash amounts (theft, robbery, illegal “taxation”, SGBV risks etc.)</li> <li>• Protection risks for Plan staff when conducting the distribution and handling cash</li> <li>• Fraud risks following paper voucher distributions (duplication risk)</li> </ul>
E-TRANSFER OF CASH OR VOUCHERS	<ul style="list-style-type: none"> <li>• Saving recipients’ time and travel costs</li> <li>• Reducing security risks due to repeated remote delivery</li> <li>• Low-profile transfer reduces risks of theft and illegal “taxation” by cash-out agents</li> <li>• Enabling recipient’s access to financial services of FSPs</li> <li>• Improving digital literacy of all recipients, esp. of girls and women</li> <li>• Reducing risks of disease transmission (Covid-19)</li> <li>• Potential to use e-transfer-systems that are already in use by recipients</li> <li>• Improved reconciliation and control of expenditure</li> <li>• Greater speed and efficiency of transfers</li> </ul>	<ul style="list-style-type: none"> <li>• Exclusion of recipients without digital literacy and technology skills, or without ID (digital gender divide)</li> <li>• Potential exclusion of people with disabilities</li> <li>• Privacy and protection of Know Your Customer (KYC) data and ID</li> <li>• Timeliness: Setting up e-transfers takes longer</li> <li>• Government regulations may not allow e-transfers</li> <li>• Reliability of mobile network infrastructure in remote areas and following rapid onset disasters</li> <li>• Collection of biometric data can put recipients at risks</li> </ul>

Table: Types of Delivery Mechanisms, their advantages and associated risks

## 6.3 SETTING VALUE, DURATION AND FREQUENCY

The value of the cash transfer depends on the objectives of the programme. The most basic question that must be answered is how much money is needed to meet the objectives.

When deciding the amount and frequency of transfers, it is important to consult both men and women and adolescents in order to take gender-specific needs and power dynamics into account, which have influence on how the money is likely to be spent within the household. For instance, in some contexts women might be able to control small amounts of cash given regularly and to spend it on essential household needs, while men might be more likely to control larger lump sums, and might seek to spend the cash for investment purposes.

Setting an appropriate transfer value is critical to a project’s success. If it is too low, recipients will not access the full range of goods and services that they need. If too high, more people could have been targeted for assistance. The amount of the transfer, whether for cash or vouchers, should be based on what a household needs to fulfil the project objective. This amount is often described in terms of gaps. For example, if the

objective is to meet basic food needs, then the value should equal the gap between household food needs and the ability to meet these needs based on own livelihood strategies, without resorting to negative coping mechanisms.<sup>50</sup>

The most basic question that must be answered is how much money is needed to meet the objectives. The value of the transfer is calculated based on:

- What households need overall to fulfil the objective (e.g. total amount of calories/food, seeds, livelihood inputs, school fees),
- How much these goods and services cost locally,
- What households can provide for themselves (through their own income and other forms of support),
- Any other goods and services that households might spend the transfer on that are not related to the project objective (e.g. on food in the case of a shelter project) and additional expenses incurred because of the project (e.g. public transport to distribution sites).
- Consider complementary support/ social assistance that households may receive from the government and/or other agencies.

Also bear in mind that:

- Goods and services essential for meeting immediate needs include staple foods (cereals, pulses or meat/fish, oil), vegetables or other foods rich in micronutrients, hygiene items, shelter, kitchen utensils, health care, water, firewood, clothing, and transport,
- Analyzing people's expenditure can give a good indication of what they consider to be their priorities, and therefore the most essential goods and services,
- The programme itself may lead to some inflation, as a result of the increased demand generated by the cash transfers,
- When assessing household consumption of essential goods and services, one should include any assistance received through other humanitarian and existing social protection programmes,
- Households may be using coping strategies which are damaging to their livelihoods, health, and dignity, in an attempt to meet their needs. Such strategies should not be considered as part of this analysis
- Where financial barriers are drivers of protection issues, consider design features such as a higher CVA transfer value for adolescents compared to younger children, in order to provide an adequately strong incentive to counteract the stronger economic pull of adolescents into child marriage and child labour

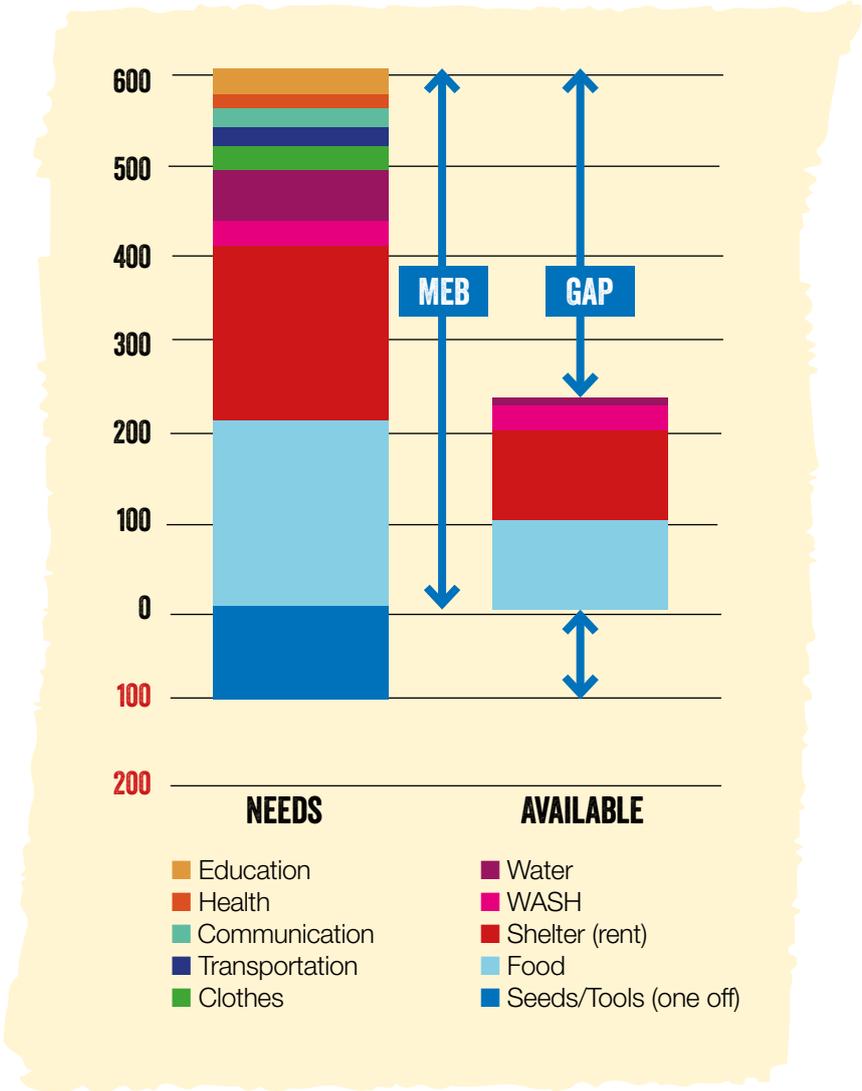
The transfer amounts should be quantified as precisely as possible, considering that different types of households have different needs. Prices should be obtained from different traders and markets in the different project areas, and the agency should anticipate how prices are likely to change during the project cycle. This can be done using data on historic/seasonal price trends and by consulting the government or aid agencies that monitor and analyse price trends.

All projects should incorporate in their design how the project will deal with price rises and a decrease in the availability of key commodities. In practice, however, agencies often do not have enough flexibility in their

budgets to increase transfers. Efforts should be made during the project design phase to negotiate with donors or headquarters a contingency budget that can be used to increase the size of the transfer or add more transfers if necessary.

There are strengths and weaknesses with all ways to establish the value of cash grants in emergency contexts. The Minimum Expenditure Basket (MEB), comprising of an agreed list of essentials and their prices in target markets, is the most common. MEBs are useful to design integrated multisector CVA programmes that align holistically with the many ways that people use money.

A MEB is an operational tool to identify and quantify, in a particular context and for a specific moment in time, the average cost of the regular or seasonal basic/essential needs of a household that can be covered through the local market.<sup>51</sup> In other words, items and services included in an MEB are those that households in a given context are likely to prioritize, on a regular or seasonal basis. An MEB is inherently multisectoral and based on the average cost of the items composing the basket. It can be calculated for various sizes of households.<sup>52</sup> Where the basket has been designed by a cluster or cash working group, the majority of organisations tend to follow this amount as an agreed and standardized way of quantifying needs.



# STEP 3 7. IMPLEMENTING CVA

## 7.1 TARGETING

This is the process of selecting project participants (whether at the individual, household, community or geographic level) to ensure that limited assistance available reaches those most in need first. All humanitarian assistance is to some degree targeted, but formal targeting is considered particularly important for CVA. The first level of targeting is geographical: determining the area in which the programme will be implemented, based on information gathered during the assessment (e.g., levels of needs and vulnerability, activities of other organizations, discussion with relevant authorities, etc.). Within that area, further targeting may be called for, to focus CVA on unaccompanied and separated children, adolescent caregivers, female and child-headed households, adolescent girls, pregnant and lactating women, and people with disabilities or other vulnerable individuals. The choice of targeting method is linked to the programme objectives and design, the availability of data, budgets, resources and capacity of the implementing organization and its partners. It is crucial to involve local communities, government structures, local organizations and/or a combination of all of them should be involved in establishing the criteria and subsequently selection and registration process. Plan International [Sample Beneficiaries Selection Criteria Tool](#) can be found online.

Suggested steps for targeting are:

- Decide whether there is a need for targeting.
- If targeting is to be undertaken decide at what geo-demographic level targeting will take place (nationwide, town, village, etc.).
- Decide what method (e.g., community-based approaches, externally defined criteria) will be applied to identify people to be assisted.

Participant selection should be transparent and done with the involvement of the community. Community-based targeting has proven to be most effective when:

- Conditions are relatively stable, with no acute conflict.
- There are identifiable differences within communities, for example large wealth differentials between those targeted and not targeted.
- A fairly large proportion of the population is targeted for assistance.
- The community participates in the targeting process.
- Community representatives are accountable, such that distributions do not risk large-scale diversion.
- The supply of resources available broadly matches the immediate needs of the most vulnerable and/or excluded, such as child headed households, girls with disabilities etc.

In the absence of these conditions, the targeting system is likely to have a wide margin of error, or will become very expensive, due to increased staff requirements.

## 7.2 REGISTRATION

Registration is the process of collecting and recording relevant information about recipients. This information serves as baseline data for monitoring, enables recipients to identify themselves so as to receive the transfer and can also be used to calculate the transfer amount (e.g. if done by household size).

Registration commonly poses problems with displaced populations, who may not have access to their identity documents, and in particular refugees, who do not have national status in the place they are receiving assistance. There are several options for people to identify themselves as recipients:

- National ID cards. If available, these should be used.
- ID cards issued by another programme. It may be simpler to use existing cards as identification, for instance from UNHCR or WFP, but a solution will need to be found for recipients not in possession of these cards.
- A unique programme ID card. Cards are issued by the agency.
- Verification by the community/community leaders: No ID needed, the community or community leaders are trusted to ensure registration and distribution to the right people. Recipients can also be asked verification questions based on registration criteria, such as number of dependents.
- Consider the option to let the targeted recipient nominate a trusted family member or friend to receive the cash on her/his behalf.

Other preconditions for registration are:

- Community verification/validation finalized
- Know Your Customer (KYC) compliance documents
- Collect SADDD during registration

Where transfers are delivered by a FSP, decisions about registration should be taken together with the FSP. Technology is increasingly allowing more sophisticated checks, e.g. by taking and storing photos and fingerprints of each recipient. E-cash service providers must adhere to national financial regulations, typically including KYC requirements. KYC regulations are designed to counter threats to the financial system, including money laundering and terrorist financing. Service providers must collect and give authorities access to varying levels of information about project participants. In conflict environments, governments are more than usually interested in where people are and what resources, especially cash, they have access to. When planning assessments and monitoring, it is important to only collect the data that is required and not put people at risk or breach privacy. The national data protection laws must also be followed.<sup>53</sup>

## 7.3 VOUCHER DESIGN

Where electronic transfers are not feasible and paper vouchers are identified as response option, the following recommendations should be considered:

- Local language: Vouchers should be translated into the local language.
- Denominations: Denominations of vouchers should be flexible enough to allow recipients to make smaller purchases. Programmes often use a combination of different denominations.
- Validity: The validity period should be indicated on the voucher. This may not be applicable to fairs where the voucher is only valid for that day.
- Serial numbers: Serial numbers are used for monitoring and tracking the distribution/redemption of vouchers.
- Colours: If multiple fairs or distributions of vouchers are planned, different-coloured vouchers can be used on different days to prevent vouchers from being recycled. Colours can also be used to represent different denominations.
- Preventing fraud: The voucher design should include basic measures to minimize the risk of duplication and counterfeiting. Measures are:
  - Printing on special paper,
  - Including a serial number,
  - Reducing the number of people familiar with the design,
  - Changing the design or paper colour if there are multiple distributions or fairs,
  - Adding a unique stamp (in a unique colour) to vouchers just prior to their distribution (as this can be time-consuming, it is usually done the day or evening prior to the distribution).
  - Vendors should be made aware that forged or recycled vouchers will not be reimbursed. They should be sensitized on how to verify the authenticity of vouchers, based on the features that have been put in place to deter fraud.
  - Project staff may support and monitor voucher redemption.

## 7.4 DISTRIBUTION PROCESS

When working with a financial service provider (FSP), the cash and voucher distribution process may follow these steps:

- Discuss between programme staff and finance/logistics on distribution planning
- Prepare and finalize electronic list of the recipients
- Write distribution plan
- Set up help-desk and other feedback mechanism channels, ensuring communities and those most at-risk feel these are safe and accessible
- Request cash distribution order and get its approval
- Transfer the funds to FSP
- Transfer the beneficiary data to FSP adhering to Plan International's data privacy policy
- FSP reviews beneficiary data and highlights any problems (duplicates, incorrect phone numbers/IDs, etc.)

- If traditional one time distributions are to be used, schedule distribution date in close coordination with FSP and communities.
  - Inform local authorities and targeted families about distribution date, time and location. Ensure women and girls are consulted in advance on the preferred time and location of distributions.
  - Set up distribution location including electricity requirements, generators, scanners, printers, chairs, water, shade, breast feeding corner, separate toilet facilities for female and male, child's play area. If culturally necessary and appropriate, manage separate waiting areas for men and women. Ensure visibility. Ensure community leaders presence during the distribution date and time (for verification)
  - Ensure distribution monitoring is in place
  - Distribute the cash on designated date, time and location
- In case of vouchers, inform the vendors well in advance of the redemption day to ensure they have the required stocks and, in the event of a voucher fair, have necessary transport and business cover to be able to attend the fair. Ensure the risk assessment for vouchers and fairs reflects the unique situation of the location. If the fair is planned to take place in the community, consider any concurrent activities taking place such as school activities and adjust the distribution accordingly.
- Reconciliation of payments
- Ensure monitoring as planned, and that complaints and feedback on cash distribution are handled as they arise
- The steps above may need to be repeated for multiple rounds of cash distribution (e.g., monthly payments, emergency payments, etc.)
- Final reconciliation

In general, Plan International should not engage in cash and voucher distributions. If it is not possible to distribute through a service provider, measures must be taken to reduce the security risks associated with direct distributions:

- Insure the cash for transport to remote projects areas, or in fragile security situations. This must be deemed as non-negotiable activity.
- Inform all stakeholders in the community (including elderly, authorities, and non-recipients) how the distribution process works.
- Ensure that the community understands the consequences of any threat to security: in other words, that programmes will be withdrawn or suspended if necessary. Communities will protect you in order to protect themselves.
- Limit the number of people who have information about payments. Only two or three people in the agency should have access to information about the date and time when a distribution is planned.
- Decentralize distribution as far as possible, so that smaller amounts of money are transported to different locations, and recipients have a short distance to walk home.
- When transferring cash by car, divide the money into two or more bundles and hide them in different parts of the car: attackers may leave once some money has been surrendered to them.
- Ensure that any vehicle used has a high-frequency radio/or other modes such as mobile phone for communication.
- Ensure that payments are completed in time for recipients to reach their homes during daylight.
- Ensure that distributions are done in compliance with any actual government procedures i.e. in light of COVID-19 and local mobility restrictions.

## 7.5 SETTING UP THE FEEDBACK MECHANISM (AAP)

Setting up mechanisms for feedback and complaints is one of the requirements to comply with the Core Humanitarian Standard (CHS). It is a standard for all Plan International humanitarian projects, and therefore relevant as well for CVA interventions.

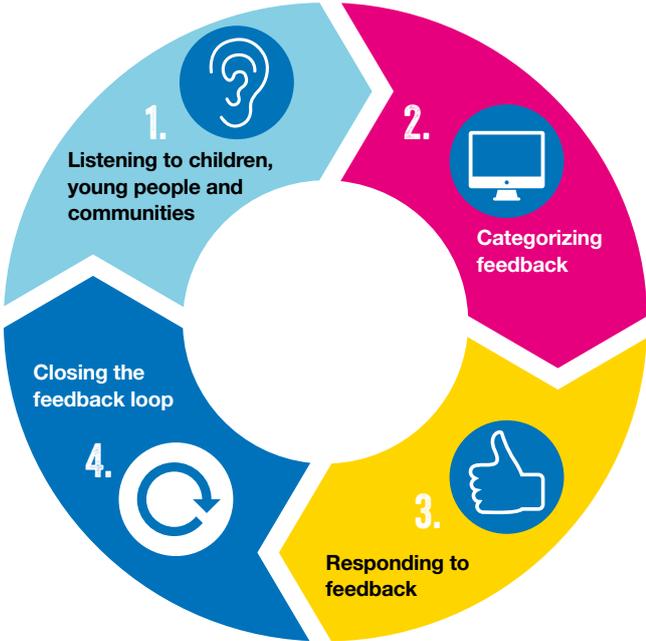
Commitment 5 aims to ensure that "*Communities and people affected by crisis have access to safe and responsive mechanisms to handle complaints.*"<sup>54</sup> In short, this means that the following criteria need to be met:

- Communities and people affected by crisis, including vulnerable and marginalized groups, are aware of complaints mechanisms established for their use.
- Communities and people affected by crisis consider the complaints response mechanisms accessible, effective, confidential and safe.
- Complaints are investigated, resolved and results fed back to the complainant within the stated timeframe.

In order to achieve the above listed criteria for a quality feedback mechanism, the following key actions are recommended to be put in practice:

- Consult with communities and people affected by crisis on the design, implementation and monitoring of complaints processes. Specifically also review how people with disabilities can access and use communication channels.
- Ensure those most at-risk consider the feedback mechanisms to be safe and accessible.
- Communicate how the mechanism can be accessed and the scope of issues it can address. Use a variety of communication channels, ensuring accessibility for all people, using visualization and local languages.
- Manage complaints in a timely, fair and appropriate manner that prioritizes the safety of the complainant and those affected at all stages.
- The complaints response process should cover programming, sexual exploitation and abuse, and other abuses of power.
- Establish an organisational culture in which complaints are taken seriously and acted upon according to defined policies and processes.
- Raise awareness of communities and people affected on the expected behaviour of humanitarian staff, including organizational commitments made on the prevention of sexual exploitation and abuse.
- Complaints that do not fall within the scope of the organisation are referred to a relevant party in a manner consistent with good practice.
- Ensure feedback is collected with sex and age disaggregated data (disability where possible).

Plan International aims to implement child-friendly feedback mechanisms that promote gender and age-appropriate, inclusive, safe and confidential ways for children and young people to receive information, provide feedback and meaningfully participate in influencing the humanitarian programming. It is necessary that programmes using CVA both reactively and proactively collect feedback throughout the project cycle, and have the ability to modify programming based on critical information from community members. Digital feedback channels are encouraged, as long as data privacy and access for all gender and age groups as well as for people with disabilities can be ensured.<sup>55</sup> The child-friendly feedback loop comprises of 4 stages:



1. **Listening to children, young people and communities:** collecting and acknowledging feedback through selected feedback channels and engagement with children, young people and communities.
2. **Categorizing feedback:** recording and categorizing feedback or complaints, followed by validating feedback where required.
3. **Responding to feedback:** taking appropriate actions to address feedback and complaints.
4. **Closing the feedback loop:** informing the feedback provider(s) about the action taken to address their feedback and asking them whether they are satisfied with these actions.

The table below shows the different channels which can be used to gather feedback from girls, boys, women and men. Which of these are most appropriate depends on the context, the preference of the community or target group and the capacities of Plan International staff and/or its local partners. In locations where people have good access to internet and technology, it may be an option to also provide a WhatsApp or Telegram number in addition or instead of other digital channels like E-Mail, SMS, or online platform surveys. The full [Child-Friendly Feedback Mechanisms Guide and Toolkit](#) can be accessed online.

Feedback channel	Description
<b>Two Way feedback channels</b>	
Child-friendly feedback activities	Child-friendly feedback activities are specifically designed for children and young people and can easily be integrated in ongoing project activities. <b>Activities include:</b> happy/sad face, diamond ranking, participatory preference ranking, starfish method, storytelling and creative arts. Tool 5 – Child-Friendly Feedback Activities
Community feedback activities	Feedback activities that are specifically designed to collect feedback from young people (18-24) and other adults in the community. They can be integrated in ongoing project activities, or conducted as stand-alone feedback sessions. <b>Activities include:</b> After Action review and the starfish method. Tool 6 – Community Feedback Activities
Focus group discussions	Discussion with small groups of children, young people or adults to collect feedback and suggestions for improvement. Tool 7 – Focus Group Discussions
NGO feedback / safeguarding / PSEA focal point	Dedicated NGO focal point(s) for reporting of general feedback or for specific issues, including reporting on breaches of the Global Policy on Safeguarding Child and Young People and SEA allegations.
Home visit or “door-to-door” feedback collection	Home visits or door-to-door feedback collection by the agency to hear the opinion of children, young people and/or adults in the community.
Community meetings	Community mobilisation and face-to-face meetings with community members to provide information about the humanitarian assistance provided by the organisation and receive feedback.
Feedback from community committees (e.g. child protection committee, youth group, etc.)	Specific groups of community members meet on a regular basis to collect and report feedback on behalf of the community group they represent.
Feedback collection during programme monitoring	Programme monitoring can be a good opportunity to collect feedback from children and adults about humanitarian assistance provided.
Help Desk	Help desks can be located in public areas such as distribution sites, safe spaces, local government offices or at public transport hubs. Help desks can have the following functions in the feedback mechanism: Record feedback and complaints; respond to and report complaints, concerns and suggestions to feedback teams on a regular basis, and; provide direct information or assistance as part of closing the feedback loop.
Organisational telephone number	An organisational phone number that is available for providing direct feedback to the humanitarian agency.
Toll-free hotline	A third party (independent, external) phone number that people can call to provide feedback or file a complaint.
Radio	Radio programmes to provide information and to receive live questions from listeners, address feedback and provide updates on how feedback has been addressed or improvements made.
<b>One Way feedback channels</b>	
Feedback box	A closed box in which written feedback or suggested changes can be submitted. Tool 8 – Feedback Boxes
Survey / interview	A set of questions that is asked to an individual child, young person or adult, using a (semi-) structured set of questions. Sample feedback questions are included in: Tool 9 – Feedback survey questions
Feedback form	Feedback forms can be used by staff members as well as by children, young people and community members themselves to provide written feedback. Sample feedback forms including child-friendly feedback forms are included in: Tool 10 - Feedback Form / Tool 11 – Child-Friendly Feedback form
Email	An email address dedicated for receiving and responding to community feedback.
SMS	Feedback is provided by SMS to a central phone number and response received via the same number.
Online feedback collection	An online platform or website where feedback can be provided and collected.

# STEP 4 8. MONITORING & EVALUATION

Before starting any monitoring activity, a monitoring plan should be established to set frequency, staff requirements and the level of engagement, based as well on risk assessments and the overall security situation. For ongoing conflict and hard to reach project areas, as well as for cost-efficiency reasons, remote monitoring through phone calls, E-Mails and other mobile data collection tools is recommended (if network allows). Sources of information can include the following:

- Field monitoring staff
- Local implementation partner
- Grass-roots community groups
- Community leaders
- Feedback from project participants, including children and adolescents (e.g. through feedback mechanism)
- Feedback from vendors and FSPs
- Online surveys and other digital channels

In all cases, the purpose of monitoring activities should be explained to recipients, vendors and other stakeholders involved. Both quantitative and qualitative data helps to understand the impacts of the project on individuals, markets and the community as a whole. If gathered feedback and data shows that target groups are not able to meet their needs through CVA provided, the project must be adapted.

Indicators for measuring progress and achievements of CVA activities, outputs and outcomes should be included in the Logframe, which is usually set up at proposal development stage. Plan International developed [Sample CVA Indicators](#) that can be adapted to the individual project. It may be useful to pick a few indicators out of the list that are both relevant to the project and realistic to measure/ to verify. In addition, the Grand Bargain Cash Workstream published [Multipurpose Cash Outcome Indicators](#), including cross-cutting indicators for Protection and Gender and sectoral indicators for Food Security, Shelter/NFI, WASH, Education, Health and Expenditures.<sup>56</sup>

## 8.1 PROCESS MONITORING

Process monitoring involves a robust [child friendly feedback mechanism](#), accessible for girls, boys, women and men, onsite distribution monitoring as well as continued Post Distribution Monitoring (PDM). PDM should be done within 2 weeks after completion of every distribution cycle. It helps to identify access, protection and safety issues, and informs design changes and adaptations of the response.

The following questions can be integrated into standard and/or wider project monitoring tools:

- Were correct cash amounts received by recipients/suppliers?
- Were transfers/distributions made on time?
- Were the recipients satisfied with the distribution process?
- Does the delivery mechanism work well? Does it reach all targeted people?
- Do recipients feel safe during distributions and after having received cash or vouchers?
- Do recipients feel safe after receiving cash or vouchers?
- Is the transfer amount/ voucher value appropriate? Have prices of basic items changed?
- Did people know how much they were to receive and when?
- Has the cash or voucher assistance improved relations with others outside the home or with other community groups?
- Has the CVA worsened relations with others outside the home or with other community groups?
- Who in the household received and used the entitlement? Did this cause any issues? Was the assistance used equitably?
- Where and how far did people have to go to spend the cash/ exchange vouchers?
- How was the cash spent? Were the goods needed available?
- Was it clear for the cash recipient(s) how and why she/he/they were chosen to receive cash or vouchers?
- Did the cash recipient had to do or give anything in exchange for the cash / voucher assistance she/he/ they have received?
- Has the cash transfer improved relations between the children and the adults within the household?
- Has the cash transfer made relations between the children and the adults within the household worse?
- Is there abuse or tension between any family members because of the cash or voucher assistance individuals they have received?
- Are the risk mitigation mechanisms put in place effective?
- For voucher assistance:
  - Does the system work for participants and vendors? Any access or safety issues?
  - Did traders supply the agreed products?
  - Were all vouchers used? Were some resold? Were there any particular groups who did not use their vouchers? Why?
  - What was the amount and quality of the commodities purchased by voucher recipients?

Plan International has developed the following monitoring tools for different purposes:

- **Beneficiary Exit Interview Tool**
  - The purpose of this tool is to collect onsite feedback from recipients regarding the distribution process and delivery mechanism.
- **Distribution Monitoring Process Tool**
  - This observation checklist is intended to help Plan International staff to monitor cash transfer distribution processes based on observation.
- **Post Distribution Monitoring Tool**
  - The PDM tool serves to collect recipient's feedback within 2 weeks after the distribution/transfer. Use this form only if digital platform Kobo/Poi mapper is not accessible.
  - Consider using third party, neutral individuals to collect the PDM so that respondents feel they are able to be honest.

- **Price Monitoring Tool**
  - The tool serves to keep track of commodities and prices in the market. Price monitoring should be done regularly to assess the appropriateness of the transfer value.

## 8.2 OUTCOME MONITORING

Overall, impact monitoring should provide answers to the following questions:

- Were people able to meet their needs? Did people get what they wanted and needed?
- How was the cash/voucher spent by the household?
- Who in the family decided over the use of the cash/voucher?
- Did the cash distribution have an effect on prices? Did prices of key goods change for other reasons?
- Were the programme objectives met?
- Did the programme affect household and community dynamics, or conflicts? What were the impacts on gender and power relations?
- Did CVA contribute to protection outcomes?
- Was there any backlash or negative effects as a result of participating in the programme?
- What changes, if any, have occurred that may have affected the appropriateness of the chosen response modality, ie, commodity quality, security issues, violence against women and girls, child labour, malnutrition rates;
- Does the project contribute to positive secondary impacts, such as market economic recovery?
- Would any other transfer modality be more appropriate?
- How effective were the conditions applied for conditional cash, if any?
- Have income and expenditure of targeted families changed?
- Have coping strategies of target groups changed?
- For voucher assistance:
  - What was the impact of the vouchers on the market prices?
  - What was the impact on supply chains and availability of products in contracted markets?
  - What was the effect on traders' livelihoods?
  - How could the voucher system be improved?

In order to answer the above questions, it is important to frequently monitor the markets. Injections of cash or vouchers may influence the availability of products and/or the prices of critical goods. Therefore, continued market monitoring is key in order to react quickly and initiate changes to the project, if necessary.

## 8.3 EVALUATION

The purpose of an evaluation is to examine a programme or response to learn lessons that can improve policy, practice and increase accountability. Like monitoring, the basic elements of evaluation are the same for CVA as for any other project. Evaluations need to look both at whether the particular objectives of the project have been met and consider the wider – intended and unintended – consequences of the project.

If several agencies are implementing CVA projects in the similar emergency context there may be opportunities for joint evaluations comparing different approaches as well as other types of learning such as peer reviews and staff secondments. The evaluation largely consists of the following key issues:

- Did the project reach its objectives?
- Did the project target and reach the intended people?
- Did it benefit the wider economy?
- Did the project meet humanitarian standards?
- Was it cost-effective? In particular, how did it compare to similar projects using in-kind or other CVA modalities?
- Were corruption, safety and protection risks mitigated, and managed effectively?
- Was the project sufficiently accountable to participants, legal authorities and the donor?
- How did spending translate (or not) into benefits for children, including school attendance and child protection?
- What was the impact of the project on participants and non-participants? Did the project increase tensions, or conflict?
- What was the impact on gender dynamics? Did the project contribute to gender transformation? The Gender Transformative Marker should be used during the evaluation.
- Did the support adequately meet the needs of all social groups, appropriate to their sex and age? Did project participants feel safe?
- What are likely long-term/sustainable impacts of the intervention?

In general, it is important to analyse and document best practices and lessons learnt after each CVA intervention. Future projects can build on these lessons and programming may be improved when learnings and recommendations are taken into consideration. Unintended impacts may indicate the need for a more detailed risk assessment, for closer coordination and communication, or, in a good way, provide opportunities and innovative ideas that may be starting points for future projects.

# 9. TRENDS AND PERSPECTIVES OF CVA PROGRAMMING

## 9.1 COVID-19 RESPONSE

The global pandemic caused by the Covid-19 infectious disease has led to an increased attention for CVA programming. Where lockdowns restrict the movement of people and goods and social distancing undermines the implementation of project activities, CVA can help covering basic needs of diverse populations through electronic cash transfers and voucher systems. Remote management and digital transfers enable to financially assist people in the place where they are, spending the money when and where possible, and on the items and services they need most. Especially relevant during the pandemic are the following advantages of CVA:

- Cash grants, preferably multi-purpose cash grants, are most flexible.
- Mobile money transfers or digital systems are well developed and functional.
- E-transfers reduce mass gatherings and deliver cash quickly.
- Cash distribution is generally 25-30% more cost-efficient than in-kind distribution. This can increase up to 90% if mobile transfers are used.
- Cash transfers offer the possibility to be linked up with national social protection systems.
- 195 countries/territories have planned or introduced 1,024 social protection measures in response to the crisis, most of them in the form of cash transfers.

The following guidance and annexes have been produced by Plan International to adapt and set up gender aware CVA projects during the pandemic:

[Plan International Covid-19 Gender Equality Global Adaptation and Response Framework](#)

Annex 3: [Covid-19 Adaptations to CVA](#)

Annex 3.1: [CVA during Covid-19 FAQ](#)

Annex 3.2: [Gender Aware CVA Programming FAQ](#)

Annex 3.3: [CVA and Social Protection during Covid-19 FAQ](#)

## 9.2 SOCIAL PROTECTION

There are three main sources of financial assistance for crisis affected populations, namely governments, humanitarian actors and the private sector. Governments are the largest providers of financial assistance globally operating via national social protection schemes, that can have a significant impact on gender and youth focused poverty reduction effects.<sup>57</sup>

Social protection has become even more important since the COVID-19 outbreak and pandemic began. Countries all over the world are using these measures as a way of protecting their populations from starvation and severe hardship during lockdown, and to re-energize economies as they come out of lockdown. As of June 2020, 195 countries/territories have planned or introduced 1,024 social protection measures in response to the crisis, the majority of which have been cash or in-kind social assistance measures.

The [Plan International Social Protection Framework](#) refers to the Social Protection Inter-Agency Cooperation Board which defines social protection as:

*(...) the set of policies and programmes aimed at preventing or protecting all people against poverty, vulnerability, and social exclusion throughout their lifecycles, with a particular emphasis towards vulnerable groups. Social protection can be provided in cash or in-kind, through non-contributory schemes, providing universal, categorical, or poverty-targeted benefits such as social assistance, contributory schemes with social insurance being the most common form, and by building human capital, productive assets, and access to jobs.*<sup>58</sup>

The table below illustrates the types of social protection instruments that are often included in social protection approaches:

CONTRIBUTORY	NON-CONTRIBUTORY	OTHER
<b>SOCIAL INSURANCE</b>	<b>SOCIAL ASSISTANCE</b>	<b>LABOUR MARKET INTERVENTIONS</b>
<ul style="list-style-type: none"> <li>• Unemployment benefits</li> <li>• Sickness/injury leave and pay</li> <li>• Pension (old age, survivors, disability)</li> <li>• Severance payments (if contributory)</li> <li>• Health insurance</li> <li>• Maternal leave</li> <li>• Child/family benefits</li> </ul>	<p><b>Cash Transfers</b></p> <ul style="list-style-type: none"> <li>• Poverty targeted cash transfers</li> <li>• Old age and disability pension/grants</li> <li>• Family and child allowance</li> <li>• Housing/utilities allowance</li> </ul> <p>In-kind transfers</p> <ul style="list-style-type: none"> <li>• School feeding</li> <li>• Food vouchers</li> <li>• Nutrition programs</li> <li>• Fee waivers (health, education)</li> </ul>	<p><b>Social care services</b></p> <ul style="list-style-type: none"> <li>• Day care service</li> <li>• Basic and specialized special care</li> <li>• Domestic violence survivors care</li> <li>• Homeless shelter</li> </ul>
		<ul style="list-style-type: none"> <li>• Wage subsidies</li> <li>• Tax and interest exemption</li> <li>• Labour intermediation</li> <li>• Training</li> <li>• Unemployment benefits</li> <li>• Reduced working hour</li> </ul>

Well-designed and implemented social protection systems have huge potential to reduce poverty and vulnerability, to address inequality and exclusion, and promote transformative outcomes for women and girls across the life-course. Plan International’s aspiration for all programming to have a gender transformative effect and impact means that work to enhance access to social protection is essential.<sup>59</sup> There is huge potential to design long-term social protection programmes that allow to be expanded to help populations cope with shocks.

Plan International's previous CVA programming is focused on response and recovery contexts. There is now a growing need to link response and recovery programming with ongoing development programming, particularly in complex and protracted settings. Plan International intends to develop further expertise in shock-responsive, pro-poor social protection programming. Where appropriate, CVA will be aligned with the existing national social protection framework, for example by market based intervention, harmonizing the transfer value or targeting protocol.<sup>60</sup>

In line with the above indicated potential to link CVA to broader social protection initiatives, Plan International is committed to “engage with host governments via capacity building and advocacy approaches to improve the gender lens in CVA related activities, increasing access and scale of CVA, and addressing social protection frameworks to better meet the needs of children, especially girls, in humanitarian contexts.”<sup>61</sup>

The following considerations are recommended for designing and implementing a social protection intervention, working potentially through CVA, in countries:

- Conduct gender and age sensitive assessments of SP systems in target countries, drawing on existing evidence and identifying gaps. Ensure that the assessment builds an understanding of root causes and conducts a thorough gendered risk analysis.
- Consider research on exclusion from SP systems, and/or gender and exclusion related barriers to SP access and use. Identify key issues for children, adolescent girls and young women.
- Connect and coordinate with other organisations working in this space.
- Integrate SP as relevant into existing projects and design new projects with SP considered.
- Do an economic assessment, and sustainability, and gender assessment of the CVA programmes in humanitarian situations.
- Work with local women’s organisations and CSOs.
- Encourage GBV mitigation in all SP related projects. Consultation with women and men early on about the risks and benefits of the cash approach.<sup>62</sup>

The graphic on the next page illustrates the steps that need to be taken on policy, programmes and administrative level to link up CVA initiatives with social protection programmes<sup>63</sup>:

The particular objective of humanitarian cash transfers is to provide a buffer enabling households to meet their basic needs while their livelihoods are re-established. In acute humanitarian situations, national social protection programmes are limited in capacity or non-existent. In those scenarios, humanitarian aid is provided through CVA to bridge the gap between the emergency situation and the recovery phase.

In addition to the above points, consider how humanitarian CVA might link to broader social protection systems:

- What are the government’s policies and plans for social protection since Covid-19?
- Are there existing long-term social assistance programmes in the project area?
- If so, have they been affected by the emergency/crisis and how quickly are they likely to resume?
- Will they help to meet the target population’s needs?
- What are the key barriers (political, economic, social, physical) which prevent women and young people accessing social protection?

## POLICY

PREPAREDNESS	RESPONSE & RECOVERY
Influencing for gender aware SP and DRM policy and legislations	Transferring funds to the govt to expand existing social transfers, benefitting especially the most vulnerable groups of children and youth
Coordination with social protection coordination forum/group on methodology for targeting & transfer values: ensuring a gender perspective in the approach etc.	Coordination between CWG and social protection coordination mechanism etc.

## PROGRAMMES

PREPAREDNESS	RESPONSE & RECOVERY
Identification of most appropriate programme for humanitarian cash Conducting a rapid gender analysis around SP and CVA	Aligning with the design —beneficiary selection & coverage, value & frequency of transfer etc to ensure the most vulnerable groups of children and youth benefit
Influencing a gender aware design of social transfers based on previous humanitarian cash experience	Filling gaps in need, complementing existing programmes with additional services etc, with a special focus on the impact of girls and women

## ADMINISTRATION

PREPAREDNESS	RESPONSE & RECOVERY
Evidence sharing from HCT experience to strengthen SP payment mechanism	Leveraging registries, payment mechanism, communication, local govt./authority staff for delivering cash or support in implementation
Contributing to development of registries (waiting list)	Third party/Independent monitoring of scale up by government, enhancing accountability.

- How can CVA and SP programmes reduce exclusion and strengthen social cohesion?
- Are there options for linking recipients of an emergency or recovery cash transfer to longer-term social assistance?
- Do social assistance programmes provide options for the delivery of cash or for the identification of recipients and vulnerable groups?
- If the target population's needs are in part due to chronic poverty or food insecurity, should the agency advocate with government and donors for the introduction of longer-term social assistance?
- Are there options to engage in capacity building of local government agencies responsible for social assistance programmes?

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## ANNEX 1

# BENEFICIARY SELECTION PROCESS FOR CASH FOR WORK (CFW) AND CASH GRANTS

## A. BACKGROUND INFORMATION

Background of the event/emergency.

## B. OBJECTIVES

Define the objectives of the project

## C. THE SELECTION PROCESS

- Preliminary Activities
- Setting the inclusion criteria- the inclusion criteria are set of qualifying information used in the selection of beneficiaries.

The following are indicative criteria. Please note the actual criteria and corresponding scoring will depend on the local vulnerability, intensity of crisis and the context.

NO.	CRITERIA	% SCORE
1	Loss of breadwinner or head of the family – families who lost their parent/s who provide for the family	20
2	Totally damaged house – families with washed-out or unlivable houses	15
3	Partially damaged house – families with houses that sustained damages but still livable	10
4	Household source/s of income is totally destroyed/damaged, e.g. farms, livestock, poultry, fishing gears etc.	10
5	HH with children below 18 – another important criterion is to identify families with children below 18 years old. The more number of children the more number of mouths to feed and the most vulnerable families.	10
6	Monthly income is less than XXXX per month	10
7	Women and single- headed households	10
8	Child headed or elderly headed households	5
9	Have not received any CFW/FFW and other related interventions	5
10	Households with one of the following members of vulnerable groups: <ol style="list-style-type: none"> <li>Elderly people</li> <li>Persons with disability</li> <li>Children under 5 years</li> <li>Sick</li> <li>Families with out-of-school children/youth</li> </ol>	5
	<i>Able bodied persons and their interest to work (for CFW)</i>	<i>mandatory</i>

## ANNEX 2

# DAILY ATTENDANCE SHEET (CASH FOR WORK)



PROJECT NAME:													
Name and address of the Organisation:				Form No.			Name of Work: CFW						
				Month									
Village /Commune/ Hamlet Name:										Name of the Village/Commune Name:			
Name of the Block/ Administrative Division:					Name of Circle Office:			District Name:					
Sl. No.	Name of the beneficiary	Nature of Work	Gender		Beneficiary Code	Day / Attendance of the beneficiary							
			Male	Female		Day-1	Day-2	Day-3	Day-4	Day-5	Day-6	Day-7	Total
1													
2													
3													
4													
5													
6													
7													
8													
Other Details													
Total no. of Workers													
Total no. of Women Workers													
Total no. of Men Workers													

Signature of Plan International Staff/Representative

Signature of Community Representative

Signature of Partner Project Coordinator

## ANNEX 3

# CASH FOR WORK

Cash for Work Project estimate

Village/commune name:

<b>Project</b>						Date			
<b>Location</b>	<b>District</b>			<b>Commune</b>		<b>Project type</b>			
<b>Project Number</b>									
<b>Problem/Overview</b>									
<b>Objective</b>	1								
	2								
<b>Expected Result</b>	1								
	2								
	3								
<b>Key Result</b>	1								
	2								
<b>Key activity plan</b>	No	Activity			Start date		End date		
	1								
	2								
	3								
	4								
<b>Number of days</b>	No	Activity details			Volume	Unit (ex. m, m <sup>3</sup> )	Per person expected work		Number of days
	1								
	2								
	3								
	4								
	<b>TOTAL</b>								<b>0</b>
<b>Key Milestones for monitoring</b>	Week1		Week2		Week3		Week4		
<b>Progress</b>									
<b>Participants</b>	Men		Women		Total		Women %		
<b>Payment</b>									
	Cash								

Source	CFW		Total days	Daily wage	Amount ( )				
<b>Budget</b>	Activity	Deposit	NGO	%	other donors	%	Govt. source	Total	%
<b>Total</b>	1	Cash							
	2	Cash							
	3	Cash							
	4	Cash							
	Total								
Proposal by	Name	Agency	Phone number	email		Signature			
Endorsed by	Name	Agency	Phone number	email		Signature			
Approved by	Name	Agency	Phone number	email		Signature			

DRR mainstreaming

### Conditions

1. Each household will be represented by one person for CFW
2. Daily wage will be xxxxxx /beneficiary
3. Payment will be done by service provider directly to beneficiaries
4. Each CFW beneficiary should be in between 18 & 60 years of age (as per the legal working age of the country).
5. No pregnant women should work.
6. PLAN will not be responsible for any injury during CFW activity
7. No child labour allowed
8. Payment will be done at agreed intervals

# JOB ORDER

Cash for Work will directly support families to meet basic food requirements and other humanitarian needs through daily wage-based income for a short period of time. The beneficiaries for this project are from the local population of \_\_\_\_\_ communities, coming from the municipalities/XXXX of \_\_\_\_\_.

QUANTITY	DESCRIPTION/ SCOPE OF WORK	AMOUNT

**TERMS & CONDITIONS:**

1. Service is limited for a number of \_\_ days only; one individual cannot work more than \_\_\_\_\_ (\_\_) days
2. An amount of \_\_\_\_\_00 per day shall be the rate to be given for each beneficiary.
3. Payments should be given directly to the beneficiaries and the beneficiary should be informed of the venue and schedule of payment.
4. Workers as a beneficiary need to be at least 18 years old
5. Only one individual per household is allowed to work
6. Plan is not liable in cases of accidents, death, illness.
7. Beneficiary to provide tools and equipment needed in the activity when necessary/as agreed.
8. Plan reserves the right to terminate the services if in the opinion of Plan; the services are not performed in accordance with requirements described in the JO.



## ANNEX 5

# CFW WEEKLY/AGREED DURATION PROJECT SUMMARY

Project #: \_\_\_\_\_ Total wage paid this Week: \_\_\_\_\_

Village: \_\_\_\_\_

Pay Period Start: \_\_\_\_\_ Pay Period End: \_\_\_\_\_

### Number of:

Male Beneficiaries: \_\_\_\_\_ Total # of Beneficiaries: \_\_\_\_\_

Male Person-days: \_\_\_\_\_ Site Supervisors: \_\_\_\_\_

Female Beneficiaries: \_\_\_\_\_ Group Leaders: \_\_\_\_\_

Female Person-days: \_\_\_\_\_ Total # Participants: \_\_\_\_\_

### Project Status:

On Going    On Hold    Cancelled    Complete

### Project Activities:

Specific Activity: \_\_\_\_\_

List any Problems Encountered During the Week: \_\_\_\_\_

\_\_\_\_\_

Timesheets Verified and Submitted by Area Supervisor: \_\_\_\_\_

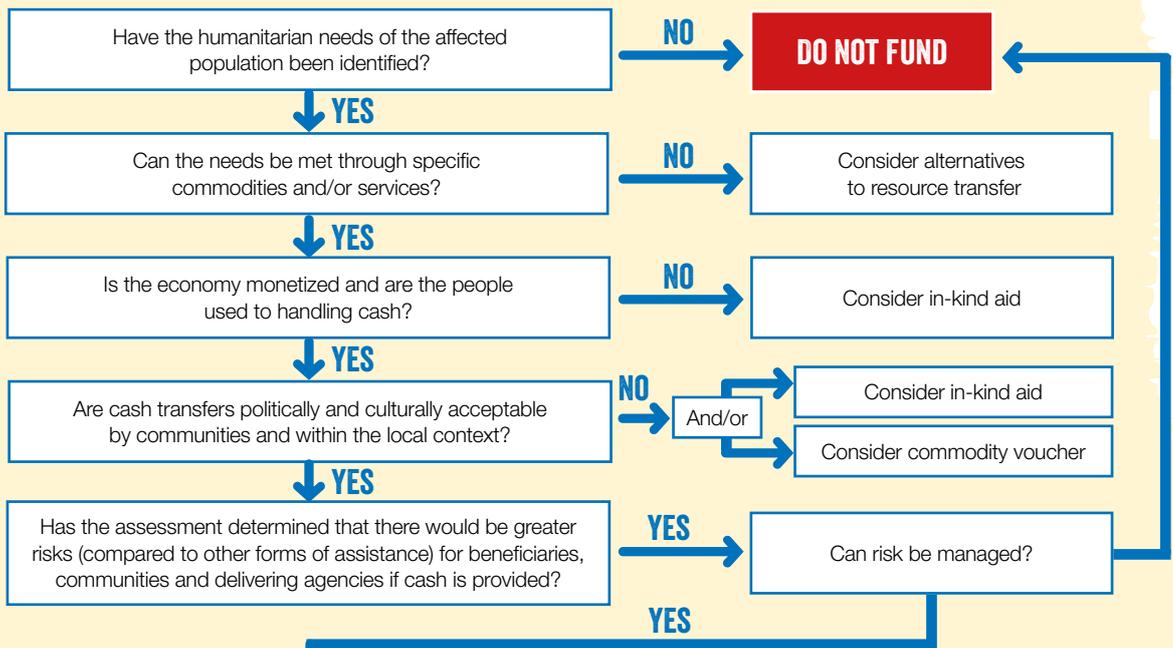
\_\_\_\_\_

Name and Signature: \_\_\_\_\_

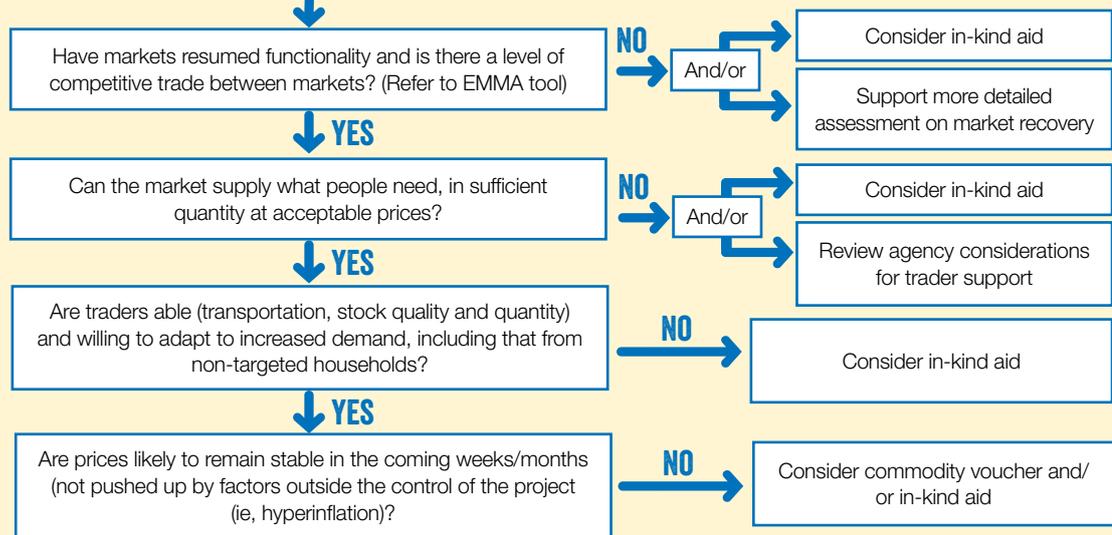
Date: \_\_\_\_\_

# DECISION SUPPORT TOOL

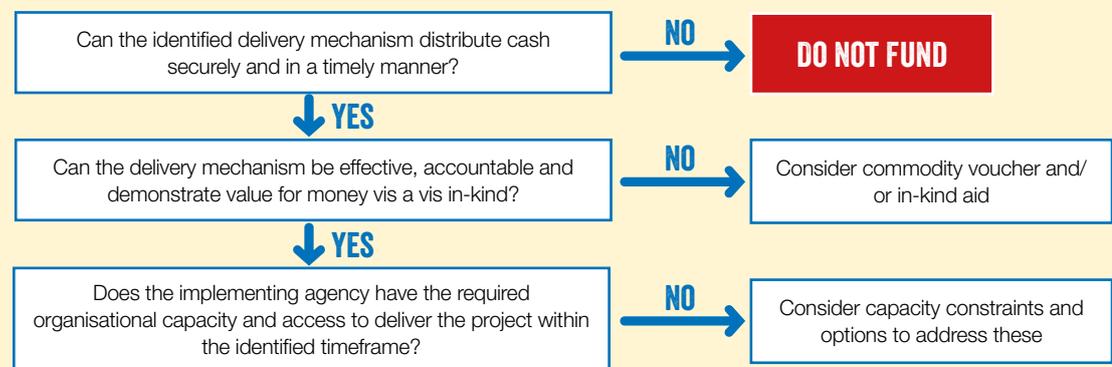
## IS CASH APPROPRIATE?



## MARKET ANALYSIS



## CASH FEASIBILITY



**AGREE INTERVENTION**

*Note: Tool should be used to help guide questions and decisions to determine an appropriate response, particularly when comparing CTP with other potential forms of assistance.*

# ANNEX A

## CASH FOR WORK (CFW)

CFW often has dual objectives: providing income for participants and creating useful community (and sometimes individual) assets. In emergencies, providing people with an immediate income is usually the primary objective, with asset creation as a secondary aim. Public works or activities to be implemented under the CFW will be selected by the communities.

### KEY QUESTIONS AND CONSIDERATIONS FOR PLANNERS OF CASH FOR WORK ACTIVITIES

- What kind of work is normally done within the community? (Include agriculture and livestock related work, as well as wage labour, civil service, school infrastructure rehabilitation, community market rehabilitation and self-employed income-earning strategies.)
- Do normal work activities vary with the seasons?
- What is the seasonal calendar?
- What is the agricultural calendar? When are people expected to be working on their land? When is food availability at its lowest?
- What is the current availability of employment for members of the community, and how is this likely to change over the coming months?
- What are the gender roles that apply to work within and outside the home?
- Do households normally migrate for work? Is this seasonal?
- What are casual-labour (unskilled and skilled) rates for community members?
- What is the government minimum wage for unskilled and skilled work?

### STEPS IN CASH FOR WORK PROGRAMMING

- Decide whether training is to be provided before start of CFW.
- Allocate certain % of budget for CFW tools (spade, hammer, anvil etc) and safety gears (helmet, gloves, boots) say 10-15% of the total CFW budget.
- Discuss with communities what will happen to any equipment or materials at the end of the project.
- Arrange the first aid kit and child care centre
- Arrange the insurance for the participants (such as Group Insurance)
- Communicate project objectives, the agency's expectations of workers, the conditions under which people will be working and the payment amount and process.
- Ensure that working hours correspond to participants' physical condition and competing demands on their time (in terms of both timing and total hours worked).
- Organise workers into groups that are small enough to enable supervision (no more than 25 people per supervisor).

- Engage with appropriate government departments where necessary to monitor projects and ensure that standards are met.
- Identified CFW projects/activities will benefit the public especially the poorest or the most vulnerable population those who lost a large proportion of their food or income sources as a result of the disaster/ crisis.
- It is ideally labor intensive and may not require technical expertise to build or implement but some activities do need technical expertise.
- CFW project to be undertaken must be designed with an estimate/fiche/project such as existing condition, proposed activities/improvement to be done; and design certified by the municipal engineers or persons with knowledge on technical design for project that would involve constructions such as repairs of footbridges/ buildings. This will include the number of days to complete the activities, scope of work, number of persons required—both skilled and unskilled individuals.
- Establish a culturally appropriate work schedule (i.e. considering prayer times, public holidays, etc.).
- Prior to the commencement of the CFW, the project staff will facilitate the discussion of activity with the beneficiaries, the schedules of approved 'Job Orders' and the location for CFW activities.
- During implementation of the project/activities, the staff should ensure that proper turn-over with local community members are observed.
- There should be a "fiche" / "estimate" prepared with target persons and person days before the commencement of CFW.
- Activities should be largely undertaken in public places and if needed/justified in private lands.
- Activities to be implemented must be gender-sensitive and should promote the participation of at least 50% women without prejudice to their capacity to perform the work.
- Most activities should be suitable for both women and men. Child-care facilities with appropriate financial allocation are recommended at the CFW sites should the women with small children undertake CFW.
- Women and men will be paid equally for agreed units of work.
- Set age limits for individuals participating in CFW activities. For ex. the minimum age permitted is more than equal to 18 years of age in majority of countries. Under no circumstances a child labour should be allowed
- Participants should not hold a public office or be on the payroll of a public entity.
- CFW activities should not interfere with or replace traditional livelihoods and coping strategies, or divert household resources from other productive activities already in place.
- Activities should follow the principle of "do no harm".
- As the main corruption risk for Cash for Work projects is 'ghost workers', registration lists should be verified through both announced and unannounced monitoring visits.
- It is also very important that community members are not diverted from other productive opportunities or appropriate coping mechanisms, regardless of how vulnerable they are. It is therefore useful to consider the following factors when designing the activities:
- Seasonality calendar should be prepared and particular attention should be paid to the timing of agricultural activities.
- The person should be able to perform the work with no risk for his/her health or that of others.
- Ensure that physically and socially vulnerable groups are provided with alternative means of assistance through cash vouchers/grants, or are given lighter tasks that do not require heavy labour. For example,

women may be paid to prepare meals for male labourers or to look after the children of workers. The elderly or disabled may be allowed to select someone from the community to perform their work for them if no one in their family is able to handle the physical toll or can be considered under UCT (Unconditional Cash Transfer) if envisaged in the project.

- Also ensure that CFW activities are environmentally appropriate and incorporate possible disaster risk reduction (DRR) measures.

## PROCUREMENT OF TOOLS/EQUIPMENT FOR CFW

Procurement of necessary tools and materials for CFW will be facilitated by Plan International and whenever possible, it will be undertaken locally to stimulate the local market. The logistic staff will be in-charge for the distribution of purchased tools/equipment to the groups and will remain under the supervision of the community leaders until the end of the project. Disposition of the tools such as shovel and wheel borrow will be done at the end of the project preferably to beneficiary groups or to the local government unit with a well documented handover process. Care should be taken that the tools and equipment are planned at the design stage of project proposal and not reflected during implementation phase. From the lessons learnt in Philippines Haiyan and Nepal's earthquake response the procurement of tools/equipment should start immediately once the donor has provided a green signal for the proposed project.

## PAYMENT PROCESS

- The payment rate must be determined based on the prevailing approved wage in the region or the Food Security and Agriculture Cluster (FSAC)/Cash Coordination Group recommendations
- Social security, health insurance and other benefits if mandated by law must be paid on top of the rate of payments to individual beneficiaries.
- Payment can be made by implementing agencies directly, rural banks, remittance companies, micro-finance companies, telecom companies, Post Offices or other available facilities near the project sites. This is part of the security measures for staff safety and to safeguard project resources. Efforts to be made that the payments are undertaken nearest to the beneficiary houses/shelter locations.

The Project Staff (here Community Development Facilitator-CDF is considered) together with the identified community leader from RC-Relief Committee has the overall responsibility for keeping daily records of the attendance of the beneficiaries. The Cash for Work attendance sheet is in [Annex 2](#). The CDF should identify community leader to perform the day-to-day monitoring of CFW activities. Following are the details;

- The CDF will submit the Job Order to Project Manager for approval before the start of Cash for Work activities.(Annex 3)
- The daily attendance form or daily time record (can be a punch card also) should be filled in daily and submitted to the assigned CDF in the area and countersigned by community leaders. The CDF will prepare the payroll sheets on work rendered together with the daily attendance sheets submitted by the group leader.
- The CDF will submit the payroll sheets to the finance staff together with the daily attendance form with an

endorsement from the Team Leader, while the Project Manager will approve the payroll and authorize the payments. The attendance sheets should be complete and saved in a database and also maintained in hard copies which also an audit requirement learnt from the audits undertaken by DGECHO and internal Global Assurance. The beneficiaries should maintain a copy of the payment details along with the beneficiary card as hard copies with themselves. This is also one of the key lessons learnt from recent audits.

- The schedule of payment is recommended to be undertaken every week i.e. after seven (7) working days and the CDF can inform the participants on same day or a day before the payment depending on safety and security reasons. The frequency can vary with existing situation.
- The summary of beneficiaries for payment will be sent along with the request for payment to Country/partner office.
- For the remittance/telecom company pay outs, Plan International sends the amount to the company and unique individual codes are generated. A copy of these codes is distributed to beneficiaries with a copy retained in Plan International. These codes are then validated during pay-out. The remittance company/ financial institution/third party then charges a certain service charge based on the transaction/beneficiary as agreed with Plan International in the Memorandum of Agreement (MoU).
- For the areas where Plan International needs to pay directly (under exceptional conditions), CDF will coordinate with the Team Leader regarding the payment request. The Team Leader will endorse to the Programme Unit Manager (PUM) the request for approval. The Finance Staff will facilitate the cash advance for the scheduled payment in the community.
- Appropriate security measures will be considered during the payment of cash for ensuring safety of both staff and beneficiaries.
- During payment, the validation will be made by staff and the community leader for the person receiving the payment and community leader will guarantee that the person who receives the payment is actually the one who rendered the work. The presence of community leader and the CDF during payment is extremely pertinent for ensuring requirements of payment are properly followed. Should the beneficiary be unable to attend payment due to some unavoidable reasons, an undertaking (Proxy form) from her/ him will be considered. This will again be validated by Plan staff and community leader.
- The beneficiaries who will receive the payment will sign the payroll upon receipt of payment. The Payment Voucher in Annex 4 should be prepared by the CDF prior to the payment schedule and all payroll sheets must be countersigned by the CDF.
- The payrolls should be collected by CDF and then return the CFW Weekly/agreed duration Project Summary in Annex 5 for financial tracking and audits.
- The CDF should submit the summary of rendered report on a weekly/agreed duration basis together with the attendance sheets to the team leader for review and in the preparation for payroll.
- In case of Conditional Cash transfer payment will be made right after the condition is achieved such as training while for Unconditional Cash Transfers, payments to be done once the beneficiaries are selected.

## **MONITORING OF PROCESS AND IMPACT INDICATORS**

Following key process indicators needs to be considered while monitoring CFW:

- Whether the planned number and quality of projects completed?
- Whether the documentation in support of implemented CFW maintained?
- Whether enough people, adequate training, number of days invested in CFW?
- Whether Payments prompt, regular, timely and appropriate
- Number and type of direct/indirect beneficiaries targeted?
- How were measures for equality and participation ensured?

## **MONITORING OF IMPACT INDICATORS:**

- Has the project affected livelihood strategies?
- Have beneficiaries saved some of the wages?
- How did HHs manage the cash they earned?
- Are people economically active again?
- Was there an impact on family relations, gender roles etc?
- Were projects useful and relevant?
- Would beneficiaries have preferred alternative interventions?

# ANNEX B

## VOUCHER FAIR

Agencies using voucher interventions often establish their own markets or fairs, where vendors come to sell their goods and recipients can purchase them with their vouchers. The most common types of fairs are for agricultural inputs (seed fairs or agricultural fairs and tools). Seed fairs were initially created as an alternative to seed distributions. The logic behind them is that they harness locally available surpluses, so that recipients and people with seed surpluses both benefit, as well as providing wider benefits including strengthening seed procurement systems, creating multiplier effects and bringing communities together.

### KEY BENEFITS OF VOUCHER FAIR

- The recipients can select from the commodities on display, and choose what best suits their needs.
- The system ensures a wide range of commodities.
- Fairs offer opportunities for social mobilisation and awareness-raising campaigns.
- The project staff are not usually responsible for managing the transport of commodities (although in some cases, if travel costs are high, it may be necessary to subsidize the expenses of vulnerable households and producers).
- Fairs give the entire community an opportunity to buy and sell products. Vendors may stay on after the 'official' fair and continue to sell to the whole community, not solely to the project beneficiaries.
- Fairs provide opportunities to exchange knowledge among buyers, producers, and traders.
- Fairs mirror the 'normal' market trading system, ensuring a degree of dignity for beneficiaries while strengthening trading opportunities and links.
- Traders and local producers have access to cash, which boosts their businesses and their household economy.

### KEY CONSIDERATIONS FOR PLANNING OF A VOUCHER FAIR

- Voucher fair demands lot of administrative works. Thus, this has to be carefully organized with proper analysis of the objective and your capacity
- Coordinate with your local operation and finance team to meet the compliance requirements. e.g. MoU, quotation or tender
- Identify key vendors and suppliers.
- Contract limited number of vendors/suppliers for efficient and effective logistic work. The vendors in turn can sub-contract smaller vendors for better coverage.
- Ensure safeguarding and PSEA commitment from the vendors.
- Consider fairs organising through existing weekly markets to avoid logistics and administrative constraints.
- Mobilise the community, to help people understand the system and to prevent problems arising during the fair.

- Disseminate information to buyers and sellers.
- Time the fair to coincide with local cropping calendars, in the case of agricultural inputs.
- Select beneficiaries according to the commodities specified on the vouchers.
- Select the location of the fair.
- Decide the date of fair.
- Identify technical staff to check the quality of the commodities.
- Set value of the voucher.
- Produce the vouchers in different denominations in accordance with price range of the products.
- Promote the fair through different innovative platforms.
- Identify opportunities to promote community awareness during the fairs.

## PROCEDURE ON THE DAY OF FAIR:

On the day of fair, the following procedures should be followed:

- Sellers/ vendors should arrive early in the morning at a specified time.
- At the entrance to the fair, registration teams (at least three teams consisting of two persons) should weigh / measure the commodities and record the amount and types of items for sale. A specific time should be allocated for this stage (two hours, for example).
- At least two representatives of the relief committee should systematically inspect the quality of the commodities.
- When the registration and inspection of commodities is completed, distribute the vouchers to the beneficiaries (who should arrive at a specified time).
- Invite the beneficiaries to tour the fair, without any exchange taking place.
- Announce the prices and remind the beneficiaries and traders about the process to be followed. Then the fair itself can start.
- When the exchanges are finalised, record the number and value of vouchers per seller, for reference when payments are made later.
- Monitor carefully the quality and the quantity of the items being provided to the beneficiaries. Set up accountability mechanisms
- Plan alternate location and day if the voucher fair could not be organized due to external factor such as rain, security or non- clearance of space by authorities. Also, allow a break for the vendors to replenish their items as necessary
- Include key sensitisation messaging on gender based violence, child protection, hygiene promotion and other relevant topics as per the context.
- For Covid-19- please maintain appropriate Covid-19 behaviour in accordance with local administrative and health department Standard Operation Procedures.